WHICH?

FULL OF GOOD SUGGESTIONS

JUNE 2002

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HOW MUCH COULD YOU SAVE BY SWITCHING?

Travel gadgets

MUST-PACK EXTRAS

Child car seats

LATEST SAFETY TESTS

FOLLOW OUR GUIDE TO THE BEST TRACKER FUNDS

Which tracker?

www.which.net

Tracker funds – a good-value choice in good times and bad

There are now more than 200 tracker funds on the market – up from just six in 1990. Their popularity is driven mainly by the fact that they're cheap: charges can be up to two thirds lower than those on actively managed funds.

Of course, unlike actively managed funds, trackers simply follow a stock market index rather than trying to beat it. This means that they go up in good times but down in bad. But if this is making you reconsider actively managed funds, remember that few of them have done better than trackers over the long term. In fact, over the last ten years, fewer than a third of actively managed funds have outperformed the index. If you want to find out which trackers follow their index most accurately and have the lowest charges, see our report starting on p16.

If you want to join the six and a half million people already banking online, read our review of internet current accounts first. Overall, our testers gave online banking a thumbs up. But some services were more flexible and easy to use than others – check our Best Buys for details.

And remember switchwithwhich.co.uk continues to explain how to switch current accounts and gives up-to-date details of the best accounts for your needs. As an extra benefit for members: if you'd like to use the service but don't have internet access, ring us on 0800 03 22 444 before 30 June and we'll take you through the simple online questionnaire.

Helen Parker, Editor

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Teresa Fritz directs you to the best tracker funds – p16

Victoria Pearson has bags of useful advice about travel gadgets – p30

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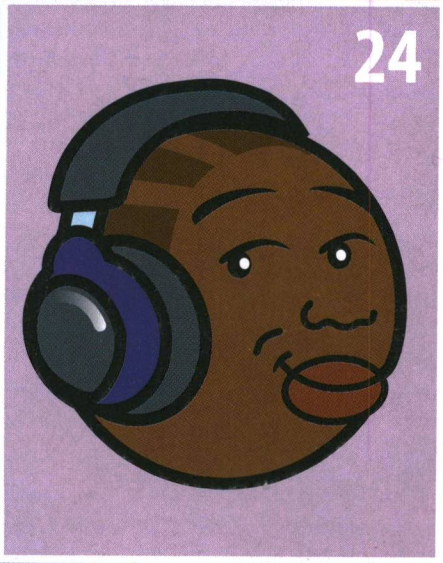

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Consumer stories that make a difference

ILLEGAL £190 TO CANCEL ORDER

FIGHT BACK

Barbie Ahearn stood up for her rights – and won

A delighted *Which?* reader is celebrating the return of £190 she was charged for almost immediately cancelling an order for a TV.

Barbie Ahearn ordered a £1,650 TV from mail-order firm Sound & Vision and paid a £650 deposit over the phone. She decided to cancel, and did so the next working day – but Sound & Vision decided to keep, without right, £190 of her cash.

Charging for cancelling an order within a few days is banned by the Distance Selling Regulations. Under these, when you use mail order, you can cancel for any reason and for free, up until seven days after you've received the goods. Once you've got the goods, you may have to pay carriage to return them – but companies must warn you of this charge first. Barbie, 29, hadn't even received the Hitachi Illumina rear-projection TV.

Barbie challenged Sound & Vision, based in Farnworth, Bolton. It blamed the cost of 'reprocessing' the TV back to its warehouse since it had already been dispatched.

Barbie, from Swansea, contacted her local trading standards officers (TSOs), the Office of Fair Trading, and *Which?*. She also began legal action in the small claims court to recover her cash. Records show that Sound & Vision had two County Court Judgments against it in 2000.

Swansea TSOs told the firm's local TSOs in Bolton, who visited Sound & Vision. We also contacted Sound & Vision to demand that it refund Barbie's cash; it has now done so.

The firm blamed 'contradictory' government guidance but added that TSOs had now clarified the legal position.

Barbie said: 'I hope that telling people about this will give someone else the push to fight for their rights.'

● ACTION POINT

If you're wrongly charged such a fee, contact your local TSOs which police distance selling rules.

Renault problems

We're stepping up pressure on Renault UK for it to recall all cars which could be affected by a potentially fatal fault, after hearing of more complaints from *Which?* readers.

In April ('Safety call to all Laguna owners', *Which?*, p7) we alerted readers to a problem with the software in the engine management unit of the Laguna which can cause the car to cut out at low revs. Despite *Which?* finding problems with two variants of the Laguna, Renault would agree to recall the 1.6 Laguna only, saying it had no evidence that this problem affected other models.

However, in the days following our article, 23 members contacted us with similar complaints which point towards the same problem with 1.8, 2.0 and 3.0 Lagunas, as well as a variety of other Renaults such as the Clio, Mégane and Scenic.

One Clio driver damaged his car when it crashed as a result of the engine cutting out.

It is a problem that can be fixed, but it seems that not all

T is for two-tier tariff system

A mobile phone network is forcing pre-pay customers who spend less than £4 a month to move to a more expensive tariff.

The new T-Mobile tariff 'Pay As You Go Everyone,' gets cheaper the more calls you make. But it's likely to mean an increase in costs for those who don't make many calls – the very customers being forced on to the new scheme.

T-Mobile has written to all pre-pay customers who spend less than £4 a month to tell them that they'll be switched this month. Those who spend more are being given the choice to move, or stick with their existing tariffs, when they call to top up their credit. The new tariff will be the only one available to new customers.

Dawn Tucker is being moved from T-Mobile's Standard Plan to the new tariff, and believes that she'll be worse off as a result. Currently she's charged 30p a minute for the first two minutes of calls each day, and then 5p a minute for all calls except those to other mobile networks. Under the new plan calls will cost 30p a minute at all times unless Dawn spends more than £10 a month. Dawn said: 'I object to being given no alternative, so I'll be looking at what other networks have to offer.'

The 'Pay As You Go Everyone' tariff gets cheaper the more calls you make over a month. Until you spend £10, calls cost a flat rate of 30p a minute, between £10 and £20 they cost 20p a minute, and once you've spent over £20 they're 10p a minute.

T-Mobile says: 'It rewards people who like to talk – as the more you say, the less you pay.' The network would not comment on the suggestion that infrequent users would lose out.

But if you're a T-Mobile customer who's being moved on to the new tariff, it could be worth considering moving network – see 'Pick of the prepays', *Which?*, December 2001, p26.

PHOTOGRAPHY PAUL THOMAS, JONNY THOMPSON

accelerate

Safety call to all Laguna owners

Renault UK has promised to contact Laguna 1.6 owners after we alerted it to a potentially fatal fault with the car – but we want it to issue a full recall of all variants.

Almost one year after the new Laguna was launched, Renault UK has admitted that it has located a problem in the software of the engine management unit, which means the engine can stall when the air conditioning comes on.

Renault UK will be asking owners of all new Laguna 1.6 cars to bring them in for a check – but we're worried that the problem could affect other variants of the car.

Renault UK says it 'has no information of this problem affecting any other engines', but we've already told it about Karl Thompson's Laguna Dynamique 3.0-litre V6.

Karl bought it in May 2001. After just one day the engine cut out as he was turning into his drive, and the brakes and steering seemed to fail. When it happened again, just days later, Karl returned the car to his dealer to be checked out.

His Laguna has been made safe, but Shaun Bates is unimpressed by Renault

Jay Bee Motors in Banbury ran diagnostic tests and said it couldn't find a fault.

A month later the Laguna cut out again in the middle of a busy road and Karl returned the car to the dealer, who once again tested the car and insisted it was safe.

The car cut out several more times, was tested and given back. It then cut out while crossing a dual carriageway and Karl and his family narrowly avoided being hit by an oncoming lorry. Feeling the car was putting him and the lives of his family at risk, Karl returned the car to the dealership, refused to take it back and demanded a replacement.

Karl wanted the situation resolved quickly so reluctantly accepted Jay Bee's alternative offer of a Scenic. However, he was concerned to find out that his old Laguna had been resold.

Karl complained repeatedly to Renault UK about the problem with his car, yet it told us it has no reason to suspect that Lagunas other than the 1.6 have problems. It has promised to look into Karl's case individually. Jay Bee Motors assures us that Karl's old car was resold only after it passed a safety inspection at Renault's technical centre.

Shaun Bates had similar problems with his Laguna Dynamique 1.6. His car cut out about six times and he returned it to the dealer in Cardiff several times. It too ran diagnostic checks, but could find nothing wrong. Finally, after several near accidents, he left the car with the dealers and refused to drive it.

Luckily, the dealer eventually found the fault in the engine management software and fixed it. Although Shaun is happy with the car now, he says that he has a very negative view of Renault.

We have reported these problems to the Vehicle Inspectorate and, as a result, it is currently in talks with Renault UK.

If you have had a similar experience with your new Laguna we'd like to hear from you. Please write to Dept JH at our Hertford address on p50.

POLICE HUD STOLEN CAR FROM OWNER

Renault dealers are aware of the problem and its cure.

Some readers have told us that dealers have been able to fix the problem. One reader had the whole engine control unit – the source of the problem – replaced. However, other readers have been told by the dealer that they're unable to locate a problem or that it is a 'one off' affecting them only.

There needs to be better communication between Renault UK and all Renault dealers to ensure affected vehicles are recognised and put right.

We've asked Renault to resolve this problem urgently. We've also contacted the Vehicle Inspectorate about this.

If you've experienced similar problems, you should complain to Renault and inform the Vehicle Inspectorate's safety team on 0117 954 3300. You can also let us know by contacting Dept JH at our Hertford address on p58. We can't take up individual cases, but will log the numbers affected, and keep readers updated.

HALIFAX U-TURN ON MORTGAGE RATE

A *Which?* reader's complaint has prompted an astounding climbdown by Halifax which will give hope to thousands short-changed in the dual interest rate mortgage fiasco.

Leslie Scott is almost £1,600 better off because he refused to take Halifax's 'no' for an answer.

Like many loyal borrowers, Leslie didn't know about the lower of Halifax's two standard variable rates (SVRs) – designed to entice new customers – until the Financial Ombudsman ruled in January that an existing borrower's request for it had been unjustly denied. A public outcry followed.

In February, Leslie, who has a £160,000 mortgage – discounted until 2004 – on his house in London, asked Halifax to refund the difference in interest he'd paid since the lower rate began in March last year until it ceased to be offered, at the end of January. He reckoned he'd paid about £110 extra each month.

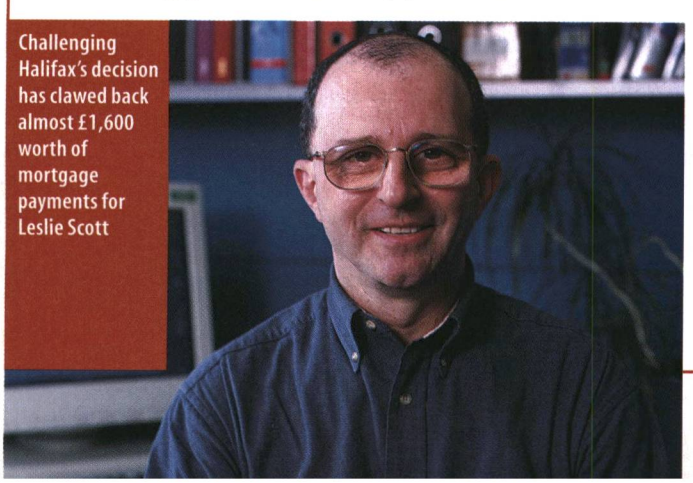
Halifax refused, but Leslie wrote again, using a *Which?* drafted letter. The bank quickly repaid more than £1,500 in extra interest until the end of May, plus a £50 goodwill gesture.

About 20,000 other borrowers with loans linked to Halifax's higher SVR made the same request in February. They got a £100 kiss-off, as Leslie had initially, and the same bullish reply: '…the ombudsman's decision has no affect (sic) on your mortgage, in our view, and no compensation is payable.'

Following the ruling, Halifax decided to refund only those who'd requested a transfer to the lower rate while it was still available. Later requests were rebuffed. But the ombudsman said that this cut-off was created by Halifax (see 'Dual-rate mortgages', *Which?*, May 2002, p5).

The ombudsman's complex ruling was on an individual case where he decided the contract had been breached; it doesn't necessarily mean all Halifax borrowers left on the higher SVR will get a refund. But Leslie's case shows it can pay to persist. Leslie hadn't known about the lower rate, so he hadn't asked for it. Halifax said it paid him because, in the light of the ruling, he should have been offered the lower rate when he was reviewing his mortgage last March.

If you've been affected, you'll find help on our website, plus a standard complaint letter for victims – not just of Halifax; see www.which.net/campaigns.



Challenging Halifax's decision has clawed back almost £1,600 worth of mortgage payments for Leslie Scott

CAMPAIGNING FOR YOU

- There's much more than ready-made complaint letters for victims of the dual-interest rate mess on our revamped campaigns website.

  Among other things, you can find out how to get involved in our recently launched crusade to wipe out misleading food labels – like the one featured below. See www.which.net/campaigns.

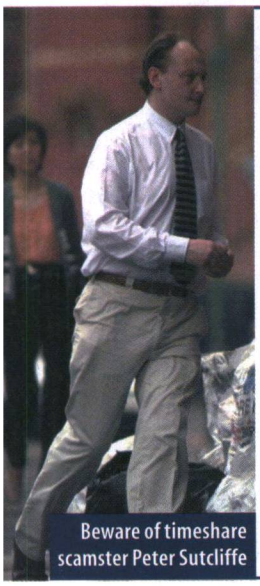
- Labels on Grove Fresh Organic Cranberry with Apple Juice are to be changed to 'Apple and Cranberry' after we highlighted, in April, that the product is just 7.5 per cent cranberry.

- To help inform our campaign for better financial advice, we'd like to hear from you if you feel you've been mis-sold a financial product, such as a mortgage or pension. The adviser may have worked for a bank, an insurer or independently. Call 0800 920174, or write to Dept Finad at our Hertford address, p58, or e-mail helpwanted@which.net quoting Dept Finad. We can't offer to get involved in these cases, but they'll contribute to our campaign.

- Dixons, Harvey Furnishings and Magnum are to end misleading 'interest-free credit' and '0 per cent finance' adverts, branded illegal by the Office of Fair Trading.
  We reported as long ago as 1998 how these offers mislead: unless you repay the full balance by the end of the 'interest-free' period, you pay interest for the length of the loan, including this period.

- As soon as barbecue season looms, it's time for National Food Safety Week. This year's event, which starts on 10 June, will focus on storing food safely and how to avoid cross-contamination.
  To find out about any activities near you during the week, see www.foodlink.org.uk.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns


Beware of timeshare scamster Peter Sutcliffe

Rogues named and shamed

Holiday scamster Peter Sutcliffe will this month join a long list of convicted traders named and shamed in an innovative scheme by a council.

Sutcliffe, who ran Birmingham-based Eurogold Travel and Leisure Services, was sentenced in March for seven theft and trade descriptions offences. He misled hundreds around the UK by claiming they'd won a holiday – in fact he was peddling timeshare. 'Winners' were lured into parting with up to £320. But they ended up without a holiday, or got a trip to a timeshare resort to be dogged by hard-sell.

He was jailed for four months, following the prosecution by Birmingham trading standards officers (TSOs).

Sutcliffe will have trouble keeping a low profile if he tries to set up in Birmingham again. The city council will publish the case on its website (www.birmingham.gov.uk) along with other scalps claimed by its TSOs and environmental health officers during the previous six months.

The council says the scheme costs little, gives public access to important information, and acts as a deterrent. We'd like others to follow its lead.

KITCHEN ROGUES: PROBE CONTINUES

The Office of Fair Trading (OFT) is investigating alleged links between a kitchen company and rogue traders who were banned from dodgy practice by the first ever Stop Now Order. It was granted in April against four staff of Manchester-based Craftsman Kitchens Ltd, and Craftsman Kitchen Manufacturing Ltd. These orders ban individuals from breaching certain consumer laws, such as the one requiring goods to be of satisfactory quality – or face the increased penalty of jail. Bans apply to the trader, whatever company they work for.

The Stop Now Order against bosses Vance Miller, George Brown, Nicola Brodie and Sadiya Hussein came shortly after the two companies were wound up in the public interest by the Department of Trade and Industry.

Now the OFT, which obtained the order, is investigating a connection through at least one of the four, Vance Miller, with another kitchen company, Maple Industries Ltd, of Greater Manchester.

The company has attracted complaints about shoddy work.

ENDOWMENT MISERY CONTINUES

Millions of people with mortgage endowments have already been told their policy will fail to pay off their mortgage. The latest batch of projection letters from endowment providers relating to 1.2 million policies shows the situation hasn't improved. More than 60 per cent have a shortfall.

Despite what the industry says, endowments are not failing purely because of poor investment returns. The truth is many have shortfalls because some companies made unrealistic assumptions about the effect of policy charges and the investment growth needed to keep the policy on target. They did this to keep endowment mortgage payments competitive when compared with repayment mortgages.

We think these companies should be held to account.

We've repeatedly asked the regulator for financial services, the Financial Services Authority (FSA), to release shortfall figures for individual companies so the worst offenders can be identified. We've also asked companies to come clean, but with few exceptions, they've refused.

We believe the companies with the highest number of shortfalls were also the ones making the unrealistic assumptions.

Endowment holders have a right to this information so they can judge where their provider stands. We're calling on the FSA again to make this public.

In the meantime, our website www.which.net/campaigns gives information on what to do if you have a shortfall, and how to make a complaint if you think you've been mis-sold. If you don't have access to the internet, phone us on 0845 307 4000 and ask for our free factsheet ENDY01.

Fitness fiddle

Dave Cox was delighted when he got a phone call to say he'd won two memberships to a gym after taking part in a survey.

Dave was simply required to pay a small 'administration' fee to claim his prize. But after threats of legal action and the discovery that he was locked into paying for three years, Dave's prize is set to cost him nearly £650.

This is just the sort of problem the Office of Fair Trading (OFT) is trying to stamp out. It recently issued guidance to health and fitness clubs, and for consumers, about unfair contracts, to get the £600 million industry to shape up. The move followed almost 200 complaints in the last two years.

One common theme was clubs failing to make clear long tie-ins, and the notice needed for cancellation.

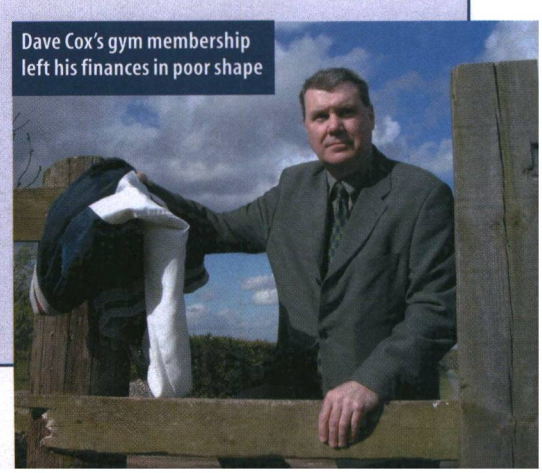
The companies which put Dave on the payment treadmill are Associated Members Club (AMC) Ltd and Fitlife Ltd. They're registered at the same building in Cheltenham, and share a boss – Doriana Smit. But phone AMC and you'll be told that Fitlife 'has no phonelines' – you can only write.

Dave, from Newark, Notts, contacted us after he and his son, Michael, joined a local gym, through Fitlife, last August. In October, Dave lost his job. He faxed Fitlife's 'revenue management' firm ECI to cancel. It replied that Fitlife's agreement was 'non-cancellable'.

AMC, which is essentially a club, said its membership agreement didn't bind Dave, so there was no need for cancellation information. Fitlife, which arranged the finance, said Dave would have received 'sympathetic treatment' if he'd contacted it directly. It said that its credit agreement had 'no small print' but included a 'standard clause' about rights.

This is precisely the problem – it doesn't spell out the consequences. Dave certainly didn't realise he was locked in for three years, as it wasn't explained. The OFT is investigating.

FURTHER INFORMATION
The OFT's gyms guidance for consumers is available at **www.oft.gov.uk**, under 'Consumer leaflets', or phone **0870 6060321**


Dave Cox's gym membership left his finances in poor shape

PHOTOGRAPHY NEWSTEAM INTERNATIONAL, RICHARD J MAILE, JOHN TRENHOLM, ILLUSTRATION CYRUS DEBOO

There are plenty of complaints of one sort or another about Npower

NPOWER GOES FROM WORST TO BAD

The dodgy doorstep selling days of Npower are over, says the energy regulator Ofgem.

But recent figures show the gas and electricity giant is worst for complaints about transfers – which includes when you're switched to a new supplier without your knowledge – worst for electricity account complaints and joint worst for gas account complaints.

After a year of feeling Ofgem breathing down its neck, Npower finally managed to halve the appalling number of complaints made about its sales agents' tactics; in April, Ofgem declared it officially 'improved'. The regulator, which recently got powers to fine companies that break the rules, added that it was concerned about the general level of mis-selling by energy companies.

In January last year, Ofgem had demanded that Npower formally promise to tame its sales force. Npower introduced a range of measures, including a 'Doorstep Challenge' code of conduct for sales staff, and met its deadline for improvement.

But consumer advocate Energywatch's latest records as we went to press – which cover last September to November – reveal not only that Npower's selling complaints still exceed the industry average, but that it outstrips its rivals for most categories of complaint.

Energywatch said: 'Npower cut its selling complaints from stratospheric level to about cloud level. The company is performing badly with regard to other types of complaint.'

Last month, Energywatch held an industry summit to raise these issues, and launched a guide for consumers rating each company's performance.

FURTHER INFORMATION
www.energywatch.org.uk

Be in or we break in

British Gas is upsetting customers by threatening to force entry if they're not at home when staff turn up to read their gas meter – even when the company has failed to keep an appointment.

Gas suppliers must check your meter once every two years and can apply for a warrant to enter your home if they can't get in any other way.

British Gas claims it would only ever use this power as a last resort, but we've heard otherwise from several customers. Intimidating letters, stating that British Gas is applying for a warrant, have been left for customers who are simply on holiday or out of the house when the meter reader calls.

Alan Powley received a letter from British Gas last November stating that it needed to gain access to read his meter. It set a date for the reading – in ten days' time. After several attempts, Alan contacted British Gas to say that he would be out of the house for several hours on the specified date and it confirmed that the reader would call between 5pm and 8pm.

However, when Alan returned home at 3pm the meter reader had already been and had left a card stating that British Gas would now be applying for a warrant to force access.

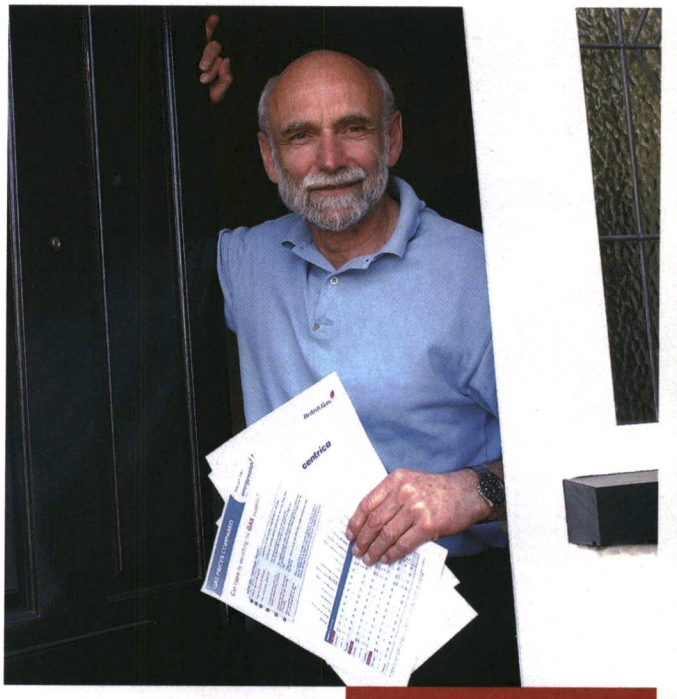
Alan rang British Gas to complain. It told him not to worry – if his home was entered in his absence, it would be in the presence of a police officer and British Gas would replace the locks and leave the keys at his local police station for him.

This is not an isolated case. Energywatch – the consumer advocate – told us it has had several other complaints.

Flatmates Hannah and Sarah waited until 1.15pm for a reader to keep a morning appointment and then phoned British Gas. They were told the reader was stuck in traffic – but no one turned up. When they complained, they were told that the reader had turned up at 8.58am and 'no access was granted'. They made another appointment – and still no one showed. They then received a letter threatening to obtain a warrant stating 'this is our last resort'.

British Gas claims it's trying to make meter reading easier for customers. In order to avoid estimated bills, customers can take their own meter readings and then phone, post or e-mail them back to the company. But a representative has to carry out the two-yearly safety check.

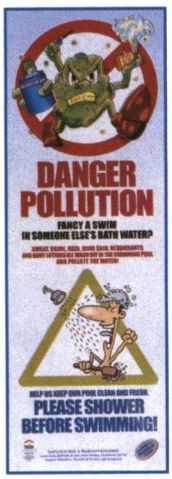
We think British Gas is not giving customers sufficient warning to be in before the warrant letter is issued. It needs to improve communication with its customers and arrange a mutually convenient appointment – and stick to it.

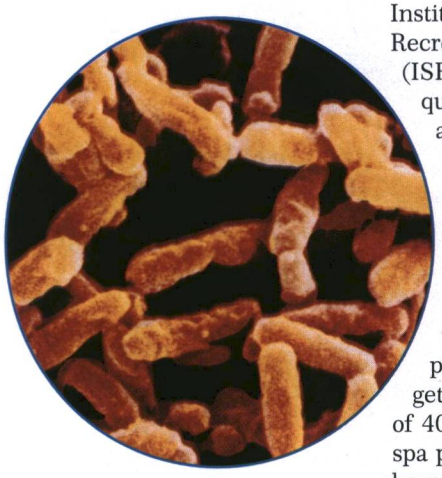


Alan Powley feels he was threatened by British Gas, although it had failed to keep an appointment

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

TROUBLED WA





Pseudomonas aeruginosa bacteria can cause skin infections. We found this bacteria in one spa pool

Swimming is one of the best forms of exercise and should be encouraged. But, as our inspections have revealed, the water quality and hygiene standards of some swimming and spa pools is inadequate. And it's not just public pools that failed to come up to scratch. Some pools in private health clubs and health farms also had poor water quality that could cause bathers to catch infections.

OUR INSPECTIONS

We asked members of the Institute of Sport and Recreational Management (ISRM) to test the water quality in a variety of public and private pools in February this year. They turned up at the pools without advance warning and asked the managers' permission to take water samples. They were refused entry to nine pools, but succeeded in getting samples from a total of 40 swimming pools and 21 spa pools (often known by the brand name Jacuzzi) in areas between Swansea, Guildford, Sheffield and Torquay.

The inspectors carried out poolside tests to assess the chemical control of the water. They measured disinfectant levels, water temperature and pH values (levels) – the acidity or alkalinity of the water which affects the efficiency of the disinfectant. A laboratory then analysed the water samples for specific bacteria, such as E coli, and for levels of general bacteria. This shows whether the pools' filtration and disinfection systems are working adequately and dealing effectively with bacteria. These combined results give us a snapshot of the water quality at the time the sample was taken.

Pool experts from ISRM interpreted the results and compared them with industry guidelines for water quality (see 'Pool standards', p10).

RESULTS OF OUR TESTS

Thirty five of the 61 water samples we took from pools and spas fell outside the acceptable standards for water quality. Nine posed a health risk to bathers and three posed a potentially serious risk. In most cases, this was because of low or ineffective disinfectant levels in the water, which could allow bacteria to multiply and cause infections.

POOL POLLUTION

Most pollution is introduced into pools by bathers. The main pollutants are sweat, urine, faeces and mucus from the nose. But cosmetic residues from creams and shampoos, for example, skin particles and hair can also affect water quality. Any pollutants should be dealt with quickly by the disinfectant and filtration system of the pool. But pool water can never be completely sterile. There will always be some, usually harmless, micro-organisms present. However, pool operators must ensure that these are kept to a minimum and that any harmful bugs entering the pool are quickly dealt with to prevent infections in bathers. Regular monitoring of water quality is essential for this. But encouraging swimmers to shower before entering the pool is the best way to help prevent pollution getting into the pool in the first place.

Overcrowding in pools can exacerbate the problem due to increased pollution from swimmers. Most pool operators compensate for this extra pollution by adding more chemicals. However, pools should use the minimum amount of chemicals necessary to kill bad bugs. Too much disinfectant is unpleasant and can irritate the skin of some swimmers, particularly those with eczema.

BACTERIA

Coliform bacteria, including E coli, live in the intestines of healthy humans and animals. There are many strains of E coli, but only some are harmful and can cause diarrhoea and stomach pain. Their presence is an indication that faeces are in the pool.

We were relieved to find that none of the samples tested positive for coliform bacteria, but we did find very low levels of pseudomonas aeruginosa in a spa pool, a bacteria that can cause ear and skin infections.

DISINFECTANT AND pH VALUES

Pool water needs more than the correct concentration of disinfectant to make it safe. For these chemicals to act efficiently, the pH value of the water must be within a certain range. We found cases where pH values and disinfectant levels were clearly inadequate.

The local authority spa pool in Tudor Grange (Solihull), was one of these. Both the pH and disinfectant levels were worryingly low. In fact, there was hardly any disinfectant at all, so

PHOTOGRAPHY GETTY IMAGES, SCIENCE PHOTO LIBRARY, JONNY THOMPSON

TERS

Our tests reveal that some pool operators are not doing enough to ensure good water quality in their swimming pools and spas

there was a high risk of bugs infecting bathers. In the swimming pool in Dorking Sports Centre, the disinfectant was working at only 10 per cent of its maximum potential due to a high pH value. This could also put swimmers at a high risk of catching an infection.

We found inadequate disinfectant levels in spa pools in the exclusive health farm Cedar Falls, in Taunton, and in Cannons private health club in Newbury. Both posed a low health risk to bathers.

SPA POOLS

Soaking in a spa pool can be a great way to ease stress and soothe tired muscles. But it's harder to maintain good water quality in spa pools than in swimming pools. The small volume of water in relation to the number of bathers, coupled with the warm temperature of the water, can make spa pools an easy breeding ground for bacteria. Bugs multiply faster in warm water and the raised temperature can cause hair follicles to expand, allowing the entry of bacteria into the skin. Pressured jets of water can enhance this effect further.

Many spa pools also use a bromine-based disinfectant instead of chlorine because it's easier to use. However, there are doubts about its effectiveness in disinfecting. We found that four of the seven bromine-based spa pools we tested had unsatisfactory water quality. Bromine has been linked to skin rashes and irritations not found in chlorine pools. But it's not yet clear whether this is due to the chemical itself or to poor pool management.

We found very high levels of bromine disinfectant in two spas (the Riviera International Centre in Torquay and the Ramada Jarvis Hotel in Chester) which fell outside acceptable parameters. This was not a serious health risk, but high levels of bromine can cause skin irritation.

Pseudomonas aeruginosa is more commonly associated with badly disinfected spa pools. Only last year an outbreak in a London health spa infected about 50 people. It can cause hair follicle, ear and skin infections. In more extreme cases, it may cause headaches, nausea, vomiting and fever. Only one spa in our tests showed positive for the bug – the Rapids of Romsey, which uses bromine disinfectant. The bug was found at very low levels which, in a well-operated pool, would not cause great concern. However, there was also a high count of general bacteria and not enough disinfectant, which meant there was a moderate risk that bacteria could breed and infect bathers.

The spa pool in Fitness First's Shrewsbury club had an extremely high count of bacteria (30 times higher than the maximum recommended levels). Although not all bacteria are harmful, a high level indicates a serious defect in the pools' operating system or hygiene procedures. This spa pool also had very little chlorine disinfectant making it a potentially serious health risk as bathers could catch a waterborne infection.

NINE OF THE POOLS AND SPAS POSED A HEALTH RISK TO BATHERS

CHEMICAL COCKTAILS

Pool disinfectants can, under certain conditions, react with bather pollution to form potentially harmful by-products in the water and the air. The main ones are chloramines, bromamines and trihalomethanes (THMs). THMs are the most common and are potentially carcinogenic. They can be found in bromine and chlorine pools, and are absorbed through the skin, by swallowing water or by inhaling them as they evaporate.

Some studies have associated high levels of THMs with birth defects and miscarriage, but there is no conclusive evidence on this. A recent article in the *Journal of Occupational and Environmental Medicine*, reported that THM levels tested in eight London pools were much higher (35 times) than in tap water. The press reported that pregnant women might be risking birth defects and miscarriage by going swimming. However, Dr Mark Neiuwenhuijsen, of Imperial College, London, one of the scientists involved, told us that, 'based on the available evidence, there is minimal, if any, risk at all for pregnant women'. The report concludes that pregnant women should carry on swimming, and that swimmers should use the toilet and shower before taking a dip to help reduce pool pollution.

There is evidence that high levels of chloramines in the air can trigger attacks in asthmatics. They can also cause eye and nose irritations. A strong chlorine smell indicates the presence of chloramines in a pool. Our tests identified 18 swimming pools and spas with high levels of chloramines. Hewell Road public pool in Batchley, Redditch, had extremely high levels posing a moderate risk to bathers.

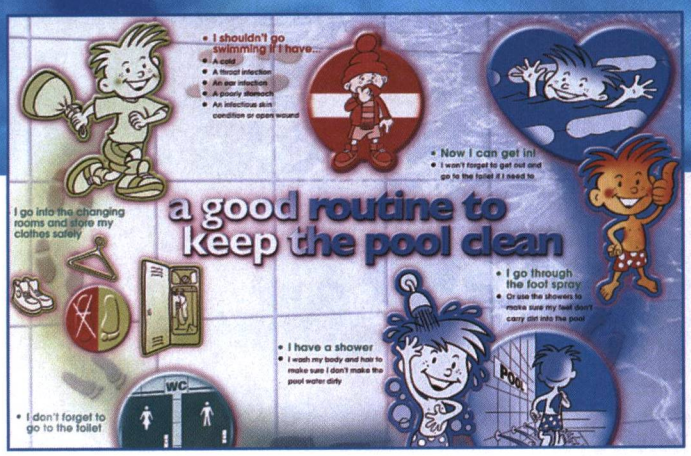
TYPES OF POOL COMPARED

Our test results revealed significant differences between the water quality in some types of pool. Spa pools were significantly worse than swimming ▷

SIGNS OF A GOOD POOL

Don't let this report put you off swimming. Many pools have good water quality and hygiene standards. You can spot them by looking out for these signs:

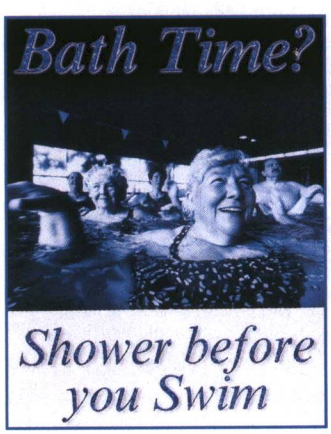
- Easily visible notices reminding bathers to shower before entering the pool
- Well-maintained showers and toilets
- Plenty of helpful staff
- The smell of chlorine in the water should be mild and the water should look clear, bright and sparkling



Encouraging bathers to shower before they swim is one of the best ways to reduce pollution in pools

pools – standards were inadequate in seven of the 21 spa pools (one in three) compared with two inadequate results in the 40 swimming pools we inspected. There was no notable difference between the water quality in private and public pools and spas. We did, however, find that the standards in traditional public pools (rectangular 25m pools) were significantly lower than in leisure and private pools.

REGULATIONS WOULD HELP ENSURE ALL POOLS MEET A CERTAIN STANDARD



THE POOLS' RESPONSES

We showed our results to the pools that posed some level of health risk to bathers. Most accepted our findings but reassured us that they did have thorough procedures for monitoring water quality regularly. Two pools did not respond to our findings – Hewell Road pool in Redditch and Fitness First in Shrewsbury.

In the light of our findings, Dorking Sports Centre told us: 'We are reviewing our procedures in order to ensure we maintain consistent water quality at the pool.'

The general manager of Cannons in Newbury said that, when we took our sample, the spa was busy and a new system had just been put in place, so the pH value and disinfection levels would have fallen to acceptable standards within a few hours. However, we think operators should ensure new systems are fully functioning before bathers use them.

When we alerted the pool operator at the Rapids of Romsey about the presence of pseudomonas aeruginosa in its spa, it immediately followed our advice to empty and disinfect it thoroughly. The operator told us that it had recently sent off a sample for analysis as part of its routine testing programme, which had shown negative for the bug.

Cedar Falls Health Farm, in Taunton, was very concerned that we'd found inadequate disinfectant levels in its spa pool because it was following guidelines given to them by an environmental health officer. However, these guidelines were different from national guidelines. This reinforces the need for legally enforceable, national standards on pool water quality.

The pool operator at the Ramada Jarvis in Chester told us that it is now using chlorine instead of bromine in its spa. And the Riviera International Centre in Torquay accepted our findings but reiterated that the levels of bromine disinfectant we found in its spa were 'not dangerous'.

CLEAR WATERS

Maintaining good pool water quality is a balancing act between keeping the water safe while using the lowest possible level of chemicals. This is a delicate operation and demands frequent testing and adjustments, which costs time and money. Reassuringly, some pools we visited managed to get it spot on. Of the 61 samples taken, 26 showed good water quality. Our experts felt that some pools were exceptionally good, such as the Oasis in Swindon, the Oswestry Leisure Centre in Shropshire and Wrexham Waterworld public leisure pool.

Although the spa pools at Cedar Falls Health Farm and at the Rapids of Romsey were inadequate, their swimming pools were excellent. There were some great spa pools too, particularly the one in Tamworth Peaks public leisure centre, which had a text book reading for a bromine spa.

POOL STANDARDS

There is no specific legislation governing the quality of swimming pool water in the UK. General health and safety regulations apply, as they would do to any place of work or public building. This means that pool operators must ensure that the quality of water in their pools and spas does not pose unnecessary risks to health.

The Health and Safety Executive and local authority environmental health officers do monitor safety and pool water quality, but they tend to respond only to specific

SUSPECT A PROBLEM?

If a pool looks or smells dirty, it probably is. If you are concerned about poor hygiene standards – for example, people not being encouraged to shower before swimming or poorly maintained toilets – or if you experience any health problems after swimming, such as skin irritation, you should contact the pool manager. You could also alert an environmental health officer in your local council. If you want reassurance about your pool's standards, ask the manager:

- whether the pool follows PWTAG guidelines
- whether the pool managers or operators have ISRM's National Pool Plant Operators Certificate (the most recognised qualification)
- how often the water is turned over (circulated and treated). It should be roughly every three hours for conventional pools and every five to15 minutes for spa pools.

problems or complaints and don't carry out routine testing and spot checks.

The Pool Water Treatment Advisory Group (PWTAG) issues industry guidelines on water treatment. For example, it recommends monthly testing for bugs. But there is no way of knowing whether its voluntary guidelines are being followed. PWTAG has been campaigning for guidelines to be made compulsory for the last decade.

Ralph Riley, Chairman of PWTAG and Chief Executive of ISRM believes: 'We need regulation if we are ever to ensure standards of pool water quality in the same way that we have standards for drinking water and even coastal waters.' He adds: 'Regulations would help to ensure that all pools and spas are operated to a certain standard, with competent and qualified staff. This should be the right of every pool user, particularly when you consider the potential for harm caused by incorrect operation.'

The World Health Organization is planning to release international guidelines on swimming pool water quality later this year.

SWIMMERS' RESPONSIBILITIES

Every swimmer can help maintain good water quality.

- Make sure you and your children go to the toilet and shower before swimming.
- Use swim nappies for babies (to prevent leakages).
- Never swim if you have open wounds, severe eczema or skin infections.
- Don't swim if you've had diarrhoea in the last two weeks or if you have athlete's foot, headlice or veruccas.
- Don't wear outdoor shoes by the poolside.
- Wearing goggles and ear plugs can help to reduce the risk of irritation.

RESULTS OF OUR WATER QUALITY TESTS

KEY
P pool
S spa

POTENTIALLY SERIOUS HEALTH RISK

Dorking Sports centre P
Fitness First, Shrewsbury S
Tudor Grange, Solihull S

POTENTIALLY MODERATE HEALTH RISK

Hewell Road pool, Redditch P
The Rapids of Romsey, Hampshire S

POTENTIALLY LOW HEALTH RISK

Cannons, Newbury S
Cedar Falls Health Farm, Taunton S
Ramada Jarvis, Chester S
Riviera International Centre, Torquay S

ADEQUATE outside accepted parameters but no risk to health

Castle Sports Centre, Taunton P
Cocks Moor Wood, Birmingham P
Cotswold Leisure Centre S
Daventry Leisure Centre P
Donyngs Recreation Centre, Redhill P, S
Geoff Moulder, Boston, Lincolnshire P
Greens, Sheffield P
Guildford Spectrum P, S
Kettering Leisure Centre P
LA Fitness, Lincoln P, S
LivingWell, Burton S
LivingWell, Solihull P
Manor Leisure Centre, Peterborough P
Newport Leisure Centre P
Ramada Jarvis, Chester P
Riverside Leisure Centre, Exeter P, S
Riviera International Centre, Torquay P
Sandbach Leisure Centre P
Swansea Leisure Centre P
Tamworth Peaks Leisure Centre P
Tiverton, Devon P
Tudor Grange, Solihull P

GOOD within accepted parameters

Alfreston Leisure Centre, Derbyshire P
Bletchley Leisure Centre, Milton Keynes P
Butlins, Minehead P, S
Buxton Swimming Pool, Derbyshire P
Cannons, Newbury P
Cedar Falls Health Farm, Taunton P
Crystal Leisure Centre, Stourbridge P, S
Dragons Health Club, Derby P
Greens, Sheffield S
Leicester Leys Leisure Centre P
LivingWell, Burton P
LivingWell, Solihull S
Moat House Hotel, Winchester P, S
Oak Park, Walsall P
Oasis Leisure Centre, Swindon P
Oswestry Leisure Centre, Shropshire P
The Rapids of Romsey, Hampshire P
The Sedgemoor Splash, Somerset P
Swansea Leisure Centre S
Tamworth Peaks Leisure Centre S
Virgin Active Life Centre, Northampton P, S
Waterworld, Wrexham P

REFUSALS Our inspectors were refused entry to these pools

Cannons, Telford
Center Parcs, Rufford, Newark
David Lloyd, Bristol
Esporta, Gloucester
Holmes Place, Nottingham
Holmes Place, Printworks, Manchester
Llanishen Leisure Centre, Cardiff
Spirit, Holiday Inn, Milton Keynes
Wigan International Pool

OUR VERDICT

Over half of the water samples we took from 61 pools and spas fell outside the acceptable standards for water quality. Nine of the samples posed some risk of irritation or infection to bathers, and three of these posed a potentially serious health risk. However, don't be put off swimming as our results showed that the majority did not pose a risk to health and many of the pools we tested had good water quality.

We want to see mandatory regulations for water quality to ensure that all pools and spas are kept within certain standards, so that swimming is a safe experience for all bathers.

If you are concerned about standards of hygiene at your local pool, see 'Suspect a problem?', p10.

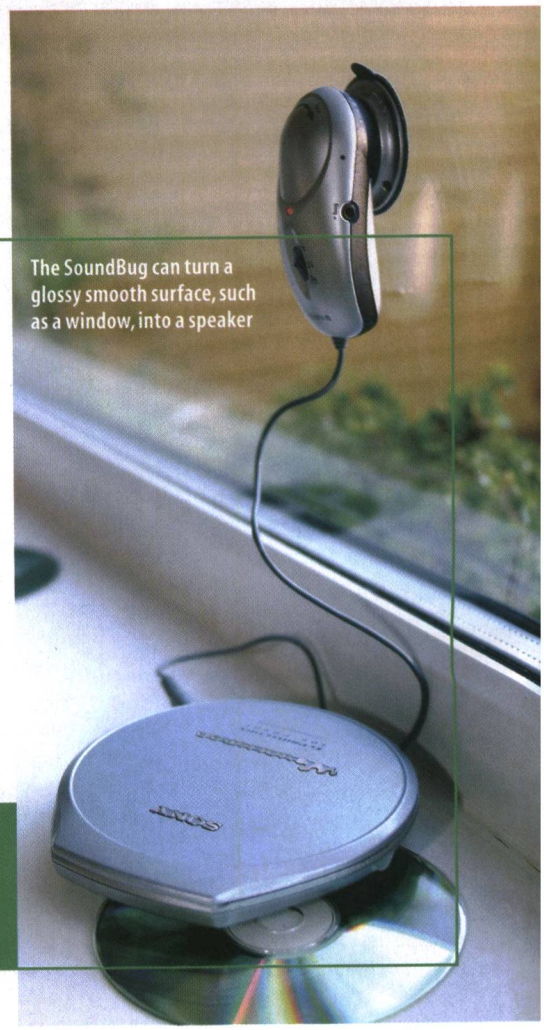
allchange

What's new on the high street

The Olympia SoundBug is a new device that claims it can turn any glossy smooth surface into a speaker. You stick it – by means of a rubber sucker – on to a wall, window or table, and the idea is that it transmits sound energy to the surface it's stuck to, turning it into a 'speaker'. It's powered by three AAA batteries (supplied) and has a jack plug for connecting to the headphone socket of personal CD, MiniDisc and MP3 players, or laptops and computers.

We found that it stuck successfully to glass, walls and desks and remained attached for prolonged periods while music was playing. The advertising literature suggests it works best with pop (S Club 7 or Kylie) rather than rock or garage, and the general lack of bass bears this out. Sound quality in general isn't great and, even on its highest volume setting, it was only just loud enough. It wouldn't suit a noisy environment, though you can 'cascade' or link several SoundBugs together to boost the volume. The sound and volume varies depending on the surface it's attached to – glass tends to be louder but more 'tinny', for example, whereas walls give a quieter, 'duller' sound.

Overall, it does what it claims, but don't expect hi-fi sound quality or thumping bass. It's a fun product that kids will probably love. It costs £30 to £35 from www.soundbug.biz or www.firebox.com and should be in high-street stores soon.



The SoundBug can turn a glossy smooth surface, such as a window, into a speaker

WALL OF SOUND

ALLERGY LABELLING
a hard nut to crack

If you have a food allergy or intolerance, you'll know it's not always obvious whether certain foods contain potential allergens. A new logo introduced by Allergy UK, part of The British Allergy Foundation, aims to address this problem. The logo shows whether a food is 'free from' common allergens such as milk, egg or wheat. However, no labels will say 'free from nuts', as there's no test yet available to check the presence of every type of nut. As even trace amounts of nuts can kill some nut allergy sufferers, this is disappointing.

Before a food can be endorsed, its suppliers need to provide details of their processes and ingredients and undergo a factory inspection. Allergy UK says it's too difficult to guarantee ingredients have never come into contact with nuts. However, it's 100 per cent confident of its procedure for checking the presence of other allergens.

The new logo can be seen on around 70 of Sainsbury's own-brand foods including sausages, breakfast cereal, cakes and fish fingers. You'll also see it on branded foods in other supermarkets and health food shops, although these still hadn't been confirmed at the time of going to press.

Allergy UK FREE FROM

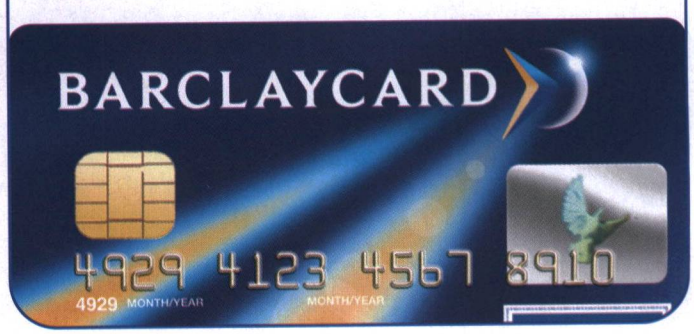
The new logo from Allergy UK (left) will be helpful for those with wheat, milk and egg allergies, but not for anyone with a nut allergy

BARCLAYCARD CUTS RATES

In March, Barclaycard introduced new interest rates for both new and existing cardholders. The good news is that some cardholders will now be charged a more competitive rate of 14.9 per cent. Barclaycard is the biggest credit card provider in the UK and, in the past, has charged its cardholders high rates of interest.

However, this new rate is available only to those whom Barclaycard considers to be the most creditworthy, and millions of its other cardholders will be given a much less competitive rate of 17.9 or 21.9 per cent, or even as high as 24.9 per cent. If you are a new customer, you won't know which rate you'll get until you make your application and are accepted.

To find out how Barclaycard compares with our Best Buy credit cards, see 'Cut your card costs' on p46. As you can see, Barclaycard's lowest rate of 14.9 still doesn't make it as a Best Buy.



PHOTOGRAPHY JOHN TRENHOLM, CLIVE ROWAT, GETTY ONE STONE

Stick'em up

We've come across a neat device that makes mounting photographs in an album, or sticking up labels and documents, really easy. Scrapbook addicts will find it really useful, too. Called the HermaFix Vario Magic dispenser, it's a handheld device that comes loaded with a roll of 1,000 small double-sided adhesive pads. You can position the sticky pads individually or apply them in a continuous line by rolling the dispenser backwards. Once you've stuck something down it's not that easy to unstick again without damaging the paper beneath, but the dispenser is easy to use, and refilling with a new roll when required is a doddle. A starter pack of a dispenser and extra refill roll costs £5.50 (further refills cost £1.99) from Fotolynx Ltd – call 0117 963 5263 for mail order. A few specialist art and craft suppliers stock them, too.

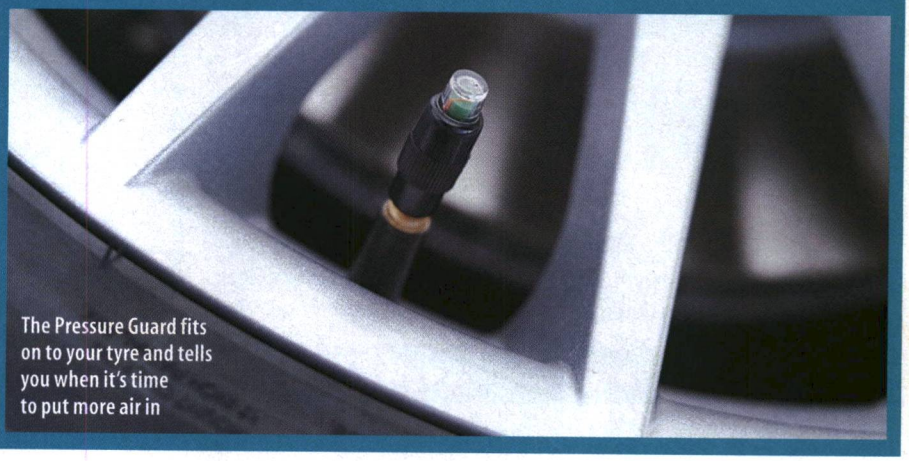
RELIEVING THE PRESSURE

With around a quarter of all tyres under-inflated, a new device that checks for air loss sounds like it could be useful. At £12.50 for a set of four, Pressure Guard is new to the UK market, though the distributor, Auto Unique Ltd, says over 20 million have been sold in mainland Europe, mostly in Germany.

The instructions are clear and installation is easy – all you do is check your tyres are set at the correct pressure and then screw it tightly on to the valve in place of the dust cap. The pressure from the tyre activates the device, aligning the red and green portions of the plunger (visible through the transparent top). Any subsequent pressure drop causes the green portion to recede, leaving the red portion sticking out at the top – indicating it's time to put more air in your tyres. It worked on most of the cars we tried, indicating even a modest pressure drop, though it didn't work on one valve with a shorter central stem as it couldn't depress the valve.

Its small size made it fairly difficult to see – it needs a close examination, rather than a quick glance from a distance. Pressure limits are 20 to 42psi and it won't work for tyres that are immobile (spare tyres or static caravan tyres, for example). We didn't investigate the claims for durability or improved economy, though it has German TÜV certification, covering pressure performance and some aspects of safety and durability.

It's a useful visual prompt – especially if you routinely forget to check your pressures – but there's no substitute for regular tyre care following tyre makers' guidelines. For more information, call Pressure Guard on 0870 011 2710 or see www.auto-unique.co.uk.



The Pressure Guard fits on to your tyre and tells you when it's time to put more air in

The Quality Mark scheme aims to put people in touch with approved builders in their area

Quality system for tradesmen

When you need some new built-in cupboards, or a bathroom suite plumbed in, how do you find someone trustworthy to do the job? The Government's recently launched Quality Mark Scheme could be the answer.

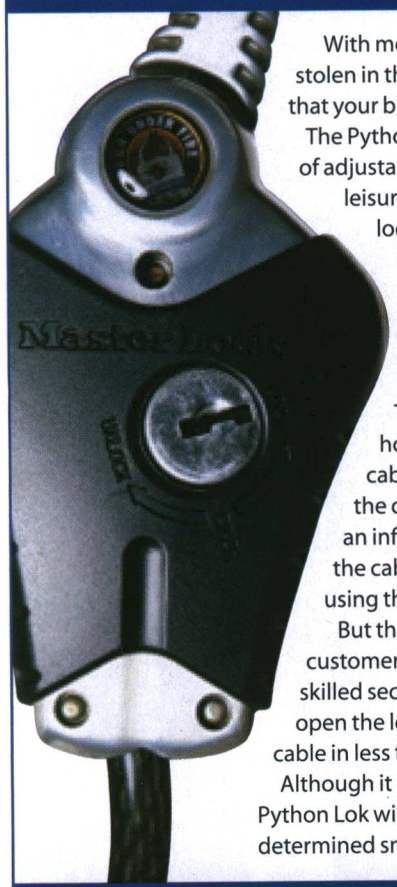
Tradespeople who apply to join the scheme are inspected by an assessor from a relevant certification body. If approved, their name is placed on the Quality Mark register, which you can access via its website www.qualitymark.org.uk, or a low-cost telephone number (0845 3008040). The website's searchable database lets you track down a variety of tradespeople, including builders, carpenters, electricians, glaziers and plumbers.

Members of the register are reassessed annually, and all work is covered by a six-year Quality Mark warranty, which protects against poor workmanship, major defects and insolvency. The website also contains handy hints about the contract, how to check the work is done properly, how to make complaints, full details of the warranty, and a list of organisations to contact for advice. By looking out for the Quality Mark logo in their advertising, you can check whether a tradesman is part of the scheme.

Quality Mark is being rolled out gradually across the country after pilot schemes in Birmingham and Somerset. However, as it's a new service, there aren't many tradespeople currently registered. We tried searching for a carpenter in Hampshire, but the nearest was based in Altrincham – some 200 miles away. So, to make it work, it needs more tradesmen to join, and more consumers to use, the service.

We welcome the scheme, which will help prevent consumers being ripped off and maybe even reduce the number of cowboys and rogues.

CRIME CONSTRICTOR?



With more than 108,000 bicycles reported stolen in the UK every year, it's worth making sure that your bike is secure wherever you leave it.

The Python Lok Bike (£25 from B&Q), a new kind of adjustable locking cable for securing bikes and leisure equipment such as canoes and skis, looked promising. Unfortunately, our lab tests show that it's not invincible.

The cable is wound tightly around the objects to be secured (the tighter the better) before being passed through a patented lock mechanism. The lock contains gripping jaws that hold tightly to the vinyl-covered steel cable, and are secured by a key. Because the cable is passed through the lock, it offers an infinite number of locking positions along the cable. Any excess cable can be secured using the Velcro straps supplied.

But the Python Lok won't prevent a slippery customer from making off with your bike. Our skilled security experts found they could jiggle open the lock mechanism and cut through the cable in less than a minute.

Although it might deter a casual thief, the Python Lok will not, unfortunately, hamper a determined snake in the grass for long.

The Python Lok is an adjustable locking cable for securing bikes and other leisure equipment

MONEY BY E-MAIL

Subject: a.n@other.com wants to send you some money!

That old excuse 'the cheque's in the post' could soon be a thing of the past. A new service from Egg allows you to send money by e-mail instead.

Egg Pay enables anyone to transfer between £1 and £200 to any UK bank account by e-mail. The main advantage is that you don't need to know the other person's bank details, but you do need their e-mail address.

Existing Egg customers can open an Egg Pay account online, but if you aren't already an Egg customer you have to provide your address, employment details and bank account number to register. To send money, you log into your Egg Pay account and enter the amount of money you want to send and the e-mail address of the person you want to send it to. You also set a security question – for example, the recipient's mobile phone number. The person you are sending the money to is sent an e-mail containing a link to the Egg site, where they have to answer the security question and give details of the bank account they want to credit the money to. The money is then transferred from the sender's debit card or Egg Pay account. The money will normally take three to four working days to be transferred. This is quicker than sending a cheque by post, but isn't necessarily any quicker than making a transfer by phone or online banking.

To find out more – or to register for Egg Pay – log on to Egg's website at www.egg.com.

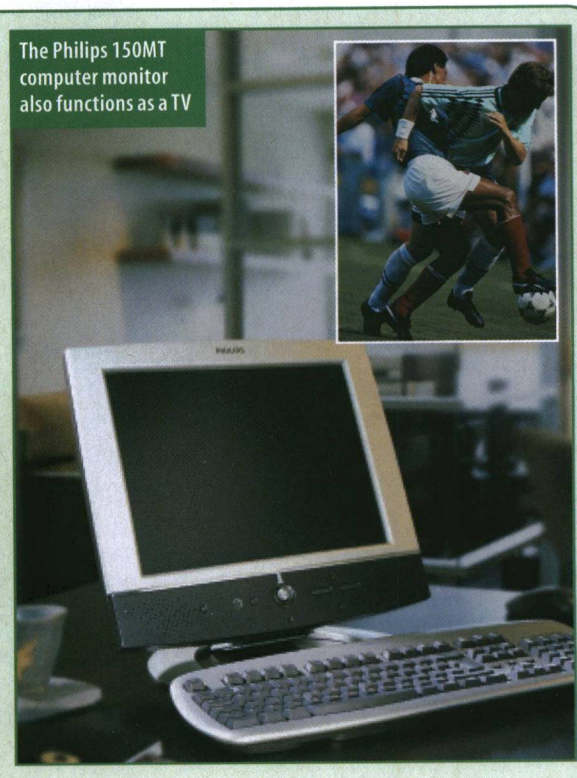
Screen test

This summer, the Football World Cup is expected to send office productivity down the pan. Who's going to work when the footie's on? Well, the Philips 150MT (£690) is a crafty way at least to look like you're working while keeping tabs on world sporting events.

It's a flat-panel 15in computer monitor that can also function as a TV. It comes with a tilting stand but can also be attached to the wall to save yet more space.

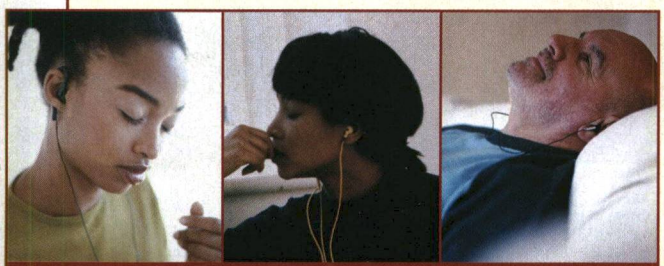
You can select three sizes of picture-in-picture (the biggest covers a quarter of the screen) to see what's on TV while you're working. This works pretty well, but in full-screen TV mode, you quickly notice an irritating jerkiness to the picture. The built-in speakers sound reasonable, given their small size, but they aren't powerful enough to listen to programmes from across the room – a shame, because the supplied remote control works very well.

All told, the 150MT is reasonable for use at close quarters, but don't buy it in the hope of using it as a normal telly. It's also expensive, especially given that you could buy a good flat panel monitor for less than £350 and a basic TV tuner card for your computer for as little as £50.



The Philips 150MT computer monitor also functions as a TV

Now you can store your MP3s on MiniDisc



Expand your listening experience with the Sony NetMD, which allows you to record tracks from CDs via your computer, or store downloaded MP3s

Sony's new NetMD Walkman lets you record music from your computer on to MiniDisc at faster than real-time speed. Using the supplied software, you can 'rip' tracks from CDs, or convert MP3s into the ATRAC format used by MiniDisc, and send them to the player via your PC's USB connection.

We tested the £250 flagship model in the NetMD range, the MZ-N1. It comes with Sony's OpenMG Jukebox software, in-ear headphones, and a USB cradle – you drop the player into this to transfer music or charge the battery.

It will probably be of interest if you download MP3s from the internet, or if your CD player doesn't have a digital output. Using a PC (it's not Mac compatible) means you can digitally record on to the MiniDisc, rather than via an analogue connection.

Recording is quicker than real time, but don't get too excited – at the highest quality setting, 74 minutes of music still takes 46 minutes to record on to the player, but at least it does sound good. Using the long-play modes and the lowest bit rate, it's possible to cram up to five hours of music on to one blank disc in less than ten minutes – but it doesn't make for enjoyable listening.

In an attempt at copy protection, the OpenMG software lets you export a track to the NetMD only three times, to stop you making multiple copies for friends. This monitoring system also means you have to connect the player to your PC to delete tracks from a disc – this might seem frustrating, but the software generally saves time in other ways, such as when titling tracks.

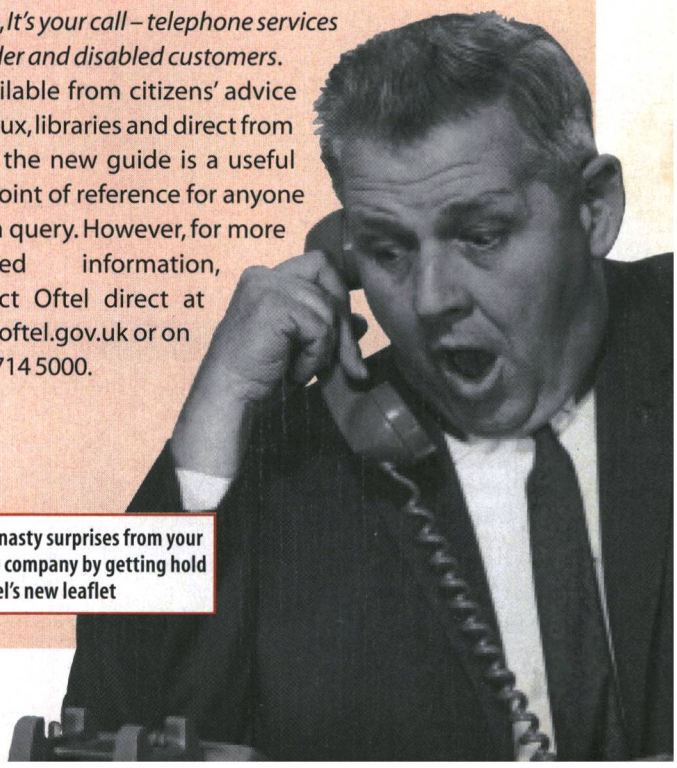
The MZ-N1 is feature-packed and has good battery life. It's probably not ideal if you just want an MP3 player – something like the Creative DAP jukebox would be better (see 'All change', *Which?*, February 2001, p15). But if you record from a variety of sources, including analogue ones, the NetMD is much smaller to carry around and fairly easy to use.

GUIDE TO PHONE COMPANIES

Help is at hand for all customers with questions or complaints about phone companies. Oftel, the telecommunications industry regulator, is publishing a new leaflet, *Your rights and choices as a telephone customer*. This general consumer guide is to be followed later this year by two others focusing on the internet and mobile phones.

The leaflet explains what legal rights telephone customers have, how to complain, and what to consider when choosing a new phone company. It also lists contact details for useful organisations. These include Ricability, our sister company, which publishes its own consumer guide, *It's your call – telephone services for older and disabled customers*.

Available from citizens' advice bureaux, libraries and direct from Oftel, the new guide is a useful first point of reference for anyone with a query. However, for more detailed information, contact Oftel direct at www.oftel.gov.uk or on 0845 714 5000.



Avoid nasty surprises from your phone company by getting hold of Oftel's new leaflet

ROUND UP

Microsoft has cut the price of Xbox from £299 to £199 to help boost flagging UK sales (see 'Games console war heats up', *Which?*, March 2002, p14). Customers who paid the higher price can claim a compensation pack containing two games and one controller, as long as they do so before 1 July 2002 – ask your retailer or see www.xbox.com/uk for details. Nintendo has also cut the launch price of its GameCube console from £150 to £129.

On the trail of TRACKERS

Tracker fund investments aim to follow what's happening in the stock market, but some keep up better than others

Teresa Fritz explains what tracker funds are, how they work – and which ones to go for

The job of a tracker fund is to track the ups and downs of the stock market. Unlike its actively managed counterpart, a tracker doesn't aim to beat the market, but to follow it.

Trackers have been with us now for over a decade and their popularity continues to grow, mainly because they're cheap: charges are up to two thirds lower than on actively managed funds, yet they perform almost as well. From just six funds in 1990, there are now over 200, available as unit trusts/Oeics, investment trusts, pensions and life insurance funds.

THE PASSIVE PATH

Tracker funds are known as 'passive' funds. This is because the fund manager's job is not to second-guess movements in the market in order to outperform it, but to follow or track it. A fund manager running an actively managed fund, on the other hand, makes investment decisions about what shares to buy and sell, and when to buy and sell them, in order to outperform the market.

Tracker funds follow the movement of a particular index (see 'An index is...?', below). The performance of your tracker fund investment should depend on a combination of how well the index it is following performs, and the size of the charges you pay. It doesn't depend on the quality of the investment decisions made by the team managing the fund. This doesn't mean that trackers are less risky than actively managed funds – you still need to decide whether investing in the stock market is right for you (see 'Should I invest in equities?', opposite). However, it does mean that trackers are less dependent on individual fund managers or investment teams, and they should also be cheaper. This is because trackers need less research and usually have lower dealing costs than actively managed funds, and so should have lower management charges.

Trackers are also less dependent on human error – some are barely dependent on human intervention at all. Most trackers rely on computer programs to some extent to decide what stocks the fund should hold, when they should be bought and sold and in what quantities.

Sounds simple – but not all trackers work in exactly the same way, which means not all trackers behave in the same way.

HOW THE TRACKERS TRACK

The measure of a good tracker fund is how good it is at tracking. Any deviation between the performance of a tracker fund and the index it is following is known as 'tracking error'. The level of tracking error depends upon the method the fund manager uses to 'track' the index and the level of charges the fund has to pay,

AN INDEX IS...?

....a basket of stocks and shares. Changes in the prices of the stocks and shares that make up the index are averaged out to measure how the market has changed.

There's at least one index for every major stock market. One of the most widely known is the FTSE 100 (or Footsie) which measures the value of the 100 largest companies on the London Stock Exchange. Another well-known UK index is the FTSE All-Share. Despite the name, it doesn't track all the shares on the stock exchange; it measures the daily performance of the top 600 to 800 companies listed on the London Stock Exchange. Well-known overseas indices include the Dow Jones, which measures movement of shares of companies listed on the Wall Street exchange, and the Nikkei Dow, for companies listed on the Tokyo exchange.

PHOTOGRAPHY NICK WRIGHT

SHOULD I INVEST IN EQUITIES?

When you invest into equities, you are buying the stocks and shares of various companies listed on the stock exchange. Ultimately, the value of your investment depends on the value of these stocks and shares, which can go down as well as up. This is different from a savings account with, say, a bank or building society, because your capital is usually safe and earns interest. Your return depends on the rate of interest you earn.

Only consider investing in equities if you are prepared to make a long-term investment and you can cope with the possibility that your investment may go down. Don't invest in equities if you have no other savings you could use in an emergency, or if you are saving for a specific event that will happen within five years. If the market goes down, your fund may need several years to recover. Before you invest, imagine the worst happened – would you be able to handle losing your money?

including the cost of 'dealing' (buying and selling shares). Because of charges, you can't expect a tracker to match exactly the performance of the index it is following. However, a good tracker should consistently keep tracking error to a minimum.

Any deviation from the index is considered tracking error, even if it's positive and the fund outperforms the index. It may seem harsh to count good performance as 'error', but a tracker that outperforms the index by a wide margin can just as easily underperform it by an equally large margin.

In our table, overleaf, we've rated tracker funds in the UK All Companies sector for charges and tracking error.

TRACKING METHODS

There are three mains ways in which tracker funds track an index. Some funds use a combination of these methods.

Fully replicated trackers These trackers buy shares in all the companies that appear in the index they are tracking, as far as possible in the same proportions as the index. For example, there are around 100 companies in the FTSE 100 index. Depending on how much an individual company's shares are worth, it has a weighted value within the index. In mid-April 2002 the company with the biggest value in the FTSE 100 was BP, with just over 10.5 per cent. Next came GlaxoSmithKline, with just over 8 per cent, and then HSBC Holdings, with 6.15 per cent. Most companies have a value (within the index) of less than 1 per cent – even big companies such as the Marks & Spencer Group, which, in April, had a value of 0.75 per cent.

A fully replicated fund tracking the FTSE 100 would hold shares for each company in the same proportion as the index. So, if the value of a particular company goes up or down, the fund's shareholding in that particular company should go up or down in the same way.

This is the most accurate way to track an index, as it removes the risk of tracking error through not holding the right stocks and shares. However, it is also the most expensive method, as a lot of dealing is required to keep the portfolio of the fund in the same proportions as the index. So although funds using this method may 'track' the index well, they may have higher charges, which can contribute just as much to tracking error as poor tracking.

Many of the funds that track the FTSE 100 index use the full replication method because, at most, they are holding 100 shares. However, it's less popular if you are tracking, say, the FTSE All-Share index, which is made up of over 600 companies.

Partially replicated trackers These funds buy shares from a selection of companies that make up the index (as opposed to buying shares in all of them). Stock selection is usually carried out by a computer program that decides on the most representative stocks. Although this is a less accurate way to track than full replication, these funds should still perform reasonably closely to the index and should have lower dealing costs as they are buying and selling fewer shares.

Stratified sampling With this method, priority is given to holding shares of the largest companies in the index, with only a sample of the smaller companies' shares being held. For example, in April 2002, there were around 725 companies listed in the FTSE All-Share index. However, the same companies that comprised the FTSE 100 index (the largest companies listed on the London Stock Exchange) accounted for around 80 per cent of the FTSE All-Share total.

An All-Share fund that was tracking an index by sampling would hold all of the FTSE 100 stocks in the same proportions as the All-Share index and probably the majority of the next 200 to 250 companies. Typically, a fund would hold only a sample of the smallest companies in the index. ▷

PASSIVE VERSUS ACTIVE PERFORMANCE

The boundary between active and passive funds is blurring. Many actively managed funds have such a large amount of the fund invested into either FTSE 100 or FTSE All-Share companies in the same proportion as the index that they are known as 'closet trackers'. It has been suggested that as many as 40 per cent of actively managed funds are really closet trackers.

The whole purpose of investing in actively managed funds, as opposed to passive funds, is that they have the potential to beat the market, instead of simply tracking it. This is especially important if the market is heading downwards. Actively managed funds can and should take action to try to keep losses to the minimum – but a tracker is designed to follow the market whether it's going up or down. It's this flexibility in the management of actively managed funds that has traditionally made them more expensive. However, some funds may be charging for active management – sometimes twice as much as trackers – even though they are simply trackers in disguise.

Over time, few actively managed funds manage to do their job and outperform the market. In the 12 months to March 2002, over half of the actively managed funds in the UK All Companies sector failed to beat the FTSE 100. The picture improves over three years, with 163 out of 232 funds beating the index, but deteriorates over five years, with half failing to beat the index. Over ten years the result is dismal – less than a third managed to beat the index. The chart, above, shows average performance over three and five years of actively managed and tracker funds compared with the FTSE 100 and FTSE All-Share indices.

WHAT A DIFFERENCE A CHARGE MAKES

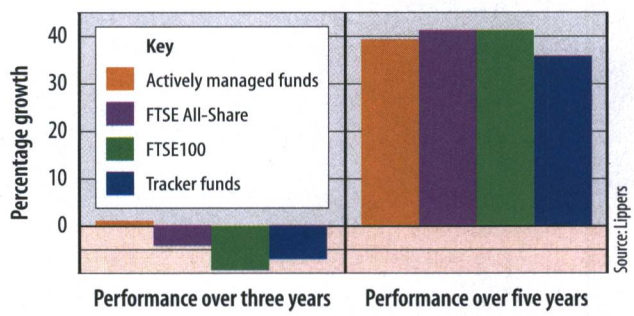
One of the main reasons people choose trackers is that they are cheap. In April 2002 the average initial charge for a unit trust tracker fund in the UK All Companies sector was 1.55 per cent compared with 4.26 per cent for an actively managed fund. The average annual management charge for a tracker in April was 0.83 per cent compared with 1.22 per cent for active funds.

The charges you pay have a direct effect on your investment's performance. The initial charge is deducted straight away from your investment. So a £1,000 investment with a 5 per cent initial charge becomes a £950 investment. The annual management charge covers the fund manager's fees and is deducted from the value of the fund. It therefore affects the overall returns from the fund – and the value of your investment. With some funds there may also be a buy/sell spread, also known as the bid/offer spread. This is the difference between the buying price of your tracker fund and the price you would receive if you sold it on the same day.

ON TRACK OR FALLING BEHIND?

The chart shows the average performance over three and five years of actively managed and tracker funds in the UK All Companies sector compared with the two main UK indices – FTSE 100 and FTSE All-Share.

Figures are shown excluding any initial charge, but include fund management charges. As the chart shows, the average actively managed fund in this sector beat the indices over three years, but failed to do so over five years.



WHAT CHARGES SHOULD YOU PAY?

What charges you pay will depend on the product you buy, which tracker fund you invest in and how you buy your tracker.

There is no reason to have to pay an annual management charge of more than 0.5 per cent on your tracker fund, whatever type of product you are buying, and some funds offer an even lower charge than this. However, we found several unit trust trackers in the UK All Companies sector levying an annual management charge of 1 per cent or above. The highest charging fund we found in this sector was the Scottish Amicable FTSE 100, with an annual charge of 1.4 per cent. This is even higher than many actively managed funds. There is no way to negotiate on annual management charges, so it's important to pick a fund with a low annual charge at the outset.

Initial charges vary, too. Some unit trust/Oeic trackers have no initial charge at all, while others charge between 1 and 6 per cent. The initial charge covers the provider's set-up costs and the cost of financial advice. If you are buying a unit trust, investment trust (perhaps as an Isa investment), or a single premium life insurance policy through a financial adviser, you may be able to negotiate on the initial charge of your tracker fund.

If you are buying a pension, remember a stakeholder pension doesn't have any initial charge and the maximum annual management charge can be only up to 1 per cent, whether you choose a tracker or actively managed fund. Many providers of stakeholder pensions offer a tracker fund as part of their investment choice.

Alternatively, you can buy your tracker through a discount broker or fund supermarket, which might mean even lower annual and initial charges. However, you should do this only if you are absolutely sure you don't need help or advice – with either the right product to invest in or the right fund. If you make the wrong choice but have bought without taking advice, you have no means of redress. If in doubt, take financial advice, but always be clear on how much you will be charged for the advice and the product before you sign on the dotted line, and don't be afraid to negotiate with the adviser on charges (see 'It pays to haggle', *Which?*, November 2001, p42).

ONE OF THE MAIN REASONS PEOPLE CHOOSE TRACKERS IS THAT THEY ARE CHEAP

A TRACKER OR NOT?

If you are comfortable with the risk that equities bring (see 'Should I invest in equities?', p17), choose a tracker fund if you want low charges and are content for your investment to follow the market rather than try to beat it. Remember, most investment sectors now have tracker funds, so you're not limited to investing in the UK.

If you want to keep ups and downs to the minimum, a tracker fund following the FTSE All-Share may be your best option. This is because, generally speaking, narrowly based index trackers like those tracking the FTSE 100 may be more volatile than those based on broader indices such as the FTSE All-Share. If in doubt, take advice.

Tracker funds

	Minimum investment			Charges			Features		Ratings	
	Initial (£)	One-off (£)	Regular (£)	Initial (%)	Buy-sell spread (%)	Annual management (%)	Available as Isa	Tracking method	Charges	Tracking
FTSE 100 trackers										
Abbey National Stkmkt Trk Gth	500	250	25	0	0	0.35	✓	partial	★	○
AEGON UK 100 Index Tracking	500	100	50	0	0	1		full	○	◒
Direct Line FTSE 100 Trkr Stan	500	200	30	0	0	1	✓	full	○	○
Halifax FTSE 100 Ret	250	250	25	4	0	0.5		full	◒	☆
HSBC FTSE 100 Idx Tracker Acc	500	100	20	4	4	1	✓	full	◒	○
Liontrust Top 100	see[1]	1000	see[2]	0	0.64	0.3	✓	full	★	○
Marks & Spencer UK 100 Cos Acc	100	100	25	0	0	1	✓	full	○	◒
NatWest UK Tracker	1000	250	50	0	0.68	1	✓	full	○	○
Norwich Blue Chip Tracking 1	see[3]	250	50	0	0	0.9	✓	full	☆	○
Royal & Sun All FTSE 100 TrkAcc1	see[3]	see[3]	50	0	0	1	✓	full	○	○
Scottish Amicable FTSE 100 Trk	1000	500	50	4.75	4.54	1.4	✓	full	●	●
Sovereign FTSE 100	2000	500	50	2.5	2.5	1	✓	full	○	○
FTSE All-Share trackers										
AXA UK Tracker	500	500	see[4]	0	0	1	✓	full	○	○
Deutsche UK Eq Idx Trk Acc	1000	500	25	0	1	0.75	✓	sampling	☆	○
Dresdner RCM UK Index	see[5]	see[5]	see[6]	0	0.5	0.5	✓	full	★	☆
Fidelity Moneybuilder UK Index	500	100	50	0	0	0.5	✓	sampling	★	☆
Friends Prov UK Idx Trk Acc	500	500	see[4]	0	0	1	✓	partial + sampling	○	◒
Gartmore UK Index Inc	1000	250	50	0	0.5	0.5	✓	full	★	☆
Halifax UK All-Sh Idx Trk Ret	500	250	25	4	0	0.5	✓	partial	◒	☆
Homeowners Investment Growth	600	500	see[4]	0	0	1		full	○	○
HSBC FTSE All-Share Index Inc	500	100	20	0	0	0.5	✓	partial	★	☆
L&G UK Index Inc	500	100	25	0	0	0.5	✓	sampling	★	☆
M&G Index Tracker	500	100	10	0	0	0.3	✓	partial + sampling	★	★
Norwich UK Index Tracking 1	see[3]	250	50	0	0	0.9	✓	full	☆	★
Old Mutual UK A Shr Mirror Inc	1000	250	30	0	1.23	1	✓	sampling	○	☆
Royal & SunAlliance FTSE All-Sh Tr1	see[7]	see[7]	see[2]	see[8]	0	0.3	✓	full	☆	☆
Virgin UK Index Tracking Trust	1	1	1	0	0	1	✓	full	○	★

1 £2,500 non-Isa, £1,000 Isa 2 Regular investments not accepted for non-Isa. £50 minimum regular investment for Isa 3 £1,000 non-Isa, £500 Isa 4 Regular investments not accepted. 5 £500 non-Isa, £1,000 Isa 6 £50 non-Isa, £200 Isa 7 £25,000 non-Isa, £1,000 Isa 8 No initial charge for non-Isa, 1 per cent on single investment Isa, 2 per cent on regular investment Isa

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

NOTES

We show details for tracker funds available through a unit trust or Oeic in the UK All Companies sector. Funds must have been available for at least three years to be included in the table. We've looked at funds tracking the two main UK indices – the FTSE 100 and the FTSE All-Share.

Minimum investment

We show the minimum **initial**, **one-off** or **regular** investment accepted.

Charges

The **initial** charge is deducted from your investment and is a percentage of the amount you invest. The **buy-sell spread** is the difference between the buying price and the selling price of the units. For example, if you invest into a unit trust with a 5 per cent initial charge, for each £100 you invest, only £95 is allocated to buying units. If the unit trust had a buy-sell spread also of 5 per cent, you would get back only £90.25 if you sold the units immediately. **Annual management charge** (AMC) is expressed as a percentage of the fund. You don't pay this charge yourself but the unit price at which you buy and sell is calculated taking this charge into account.

Features

We show whether the unit trust is **available as an Isa** and the type of **tracking method** used.

Ratings

We've measured **tracking** error by comparing the value (excluding initial charges) of £1,000 invested in both the tracker fund and the index it is tracking, each month for 36 months. Any difference between the fund's value and the index value is counted as tracking error. Each fund was given an overall rating for the 36-month period. A ★ is given to those funds with a tracking error well above average of the funds we tested. Funds with a ☆ still had low tracking errors, above average. Average tracking error is denoted by a ○ and ◒, and ● given to funds below and well below average of the funds we tested.

Charges were also rated. An AMC of 0.5 per cent or less with no initial charge scores ★. A ☆ is given for funds with an AMC up to 0.9 per cent with either a very low or no initial charge. ○ is given to funds with an AMC of 1 per cent with low or no initial charge, and funds with a high initial charge but AMC 1 per cent or below receive a ◒. A ● is given to funds with an AMC over 1 per cent.

BEST BUY

Overall we found the majority of funds in the UK All Companies sector had a low or acceptable tracking error rate and were essentially doing their job and tracking well.

The fund with the consistently lowest overall tracking error over the 36 months was the Norwich UK Index Tracking 1 fund, with a score of 0.09. The M&G Index Tracker and Virgin UK Index Tracking Trust also did very well, both scoring 0.13.

Of the funds we tested, the one with the widest tracking error was the Scottish Amicable FTSE 100 Tracker with 1.23, followed by Friends Provident UK with 0.98.

Best Buys are those funds with a ★ or ☆ for tracking and a ★ for charges.

FURTHER INFORMATION

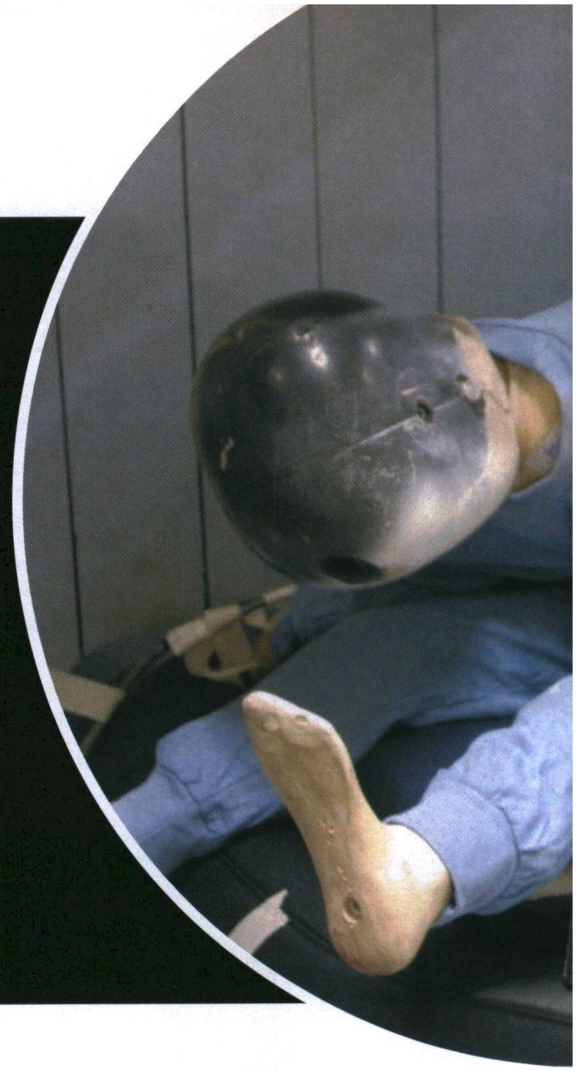
www.ftse.com For information on indices

www.ft.com/fund The Financial Times, for information on funds

www.investmentfunds.org.uk Trade association for unit trust fund managers

www.fsa.gov.uk/tables Product information from the Financial Services Authority

CRUNCH TIME FOR CHILD CAR SEATS



In part two of our crash tests, we assess car seats for bigger children and find there's still a long way to go

Last year we published part one of our car seats test and were extremely concerned at what we found. Many models for babies and small children offered low levels of protection when put through our tough tests (see 'Are child seats safe?', *Which?*, July 2001, p22). There's slightly better news this time, with more seats doing as well as the best in part one, but they still received total test scores of only around 50 per cent.

CAR SEATS FOR OLDER CHILDREN

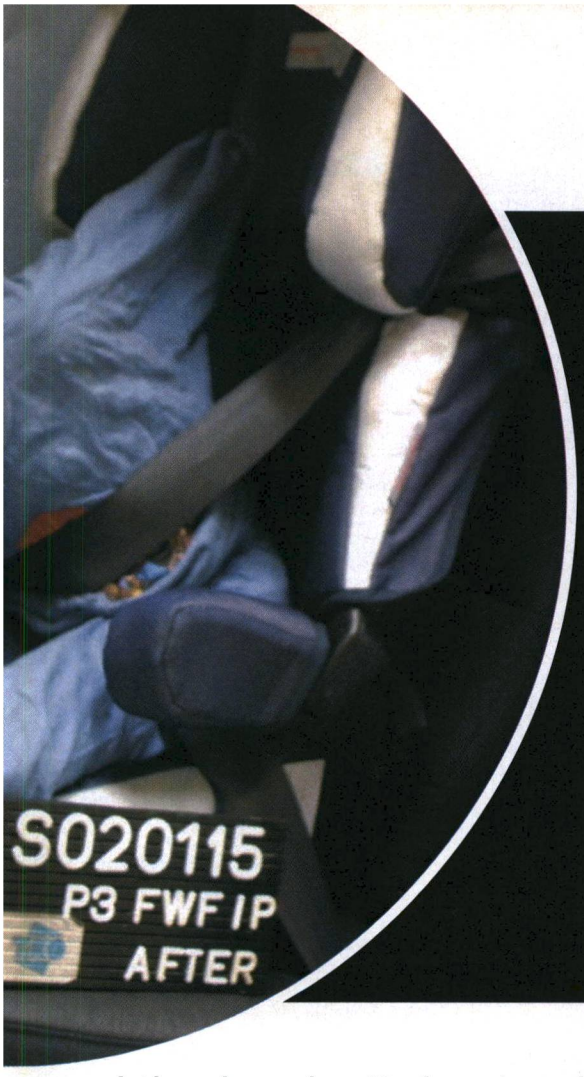
Alongside several of our partner consumer groups in Europe, we tested seats in group 2, which covers children aged from around three to six. All of the car seats tested also covered group 1 and/or 3, so were suitable for younger and/or older children as well (see 'The lowdown on seat sizes', p23, for a guide to the weight range for each group). Several seats on test have a removable backrest, which means they can also be used as booster seats as the child gets bigger.

The legal standard All the seats tested are ECE44-03 approved, meeting the legal European safety standard. ECE44-03's crash test is carried out on a test bench rather than in a car body, at a force on impact of 20 times the weight of the crash test dummy. As child car seats must pass the standard, many are designed to do well when fixed to the test bench, which isn't the same as being fixed in a real car. A side impact test is not yet a requirement of the test, but is being developed. Side impacts are the second most common type of collision, after frontal crashes.

Real-life conditions Our tests are more demanding. We put child crash test dummies in car seats fitted to real car bodies. We test their effectiveness in both front

TOP TIPS FOR FITTING AND USING

- The seat you choose must be suitable for the make and model of your car – check with the retailer, your car's manufacturer, or the child seat manufacturer. Many child seat retailers will let you take seats out of the shop to try them in your car before you buy.
- **Don't use a forward-facing child seat on a passenger seat with a front airbag, unless your car's manufacturer confirms it's safe.**
- It's your child's weight that determines your choice of car seat, not their age. (The only exception to this is babies who reach the weight limit for rear-facing baby seats but haven't yet matured enough to progress to a forward-facing seat.)
- **Follow the car seat's instructions carefully and keep them in the car in case you need to refer to them.**
- Make sure the child seat sits firmly on to your car seat. There should be very little forward or sideways movement.
- **Never modify the seat, by adding extra padding, for example.**
- The seat belt buckle should be straight when locked. It should not rest on the child car seat frame as it may snap open in an accident.
- **If there is an integral harness, make sure it is correctly adjusted every time it is used – only one or two fingers should fit between the child's chest and the harness.**
- Any diagonal seat belt should rest on the child's shoulder, not the neck. Lap belts should be across the hips, not the stomach.
- **Don't buy a second-hand car seat. You can't be certain how it has been used, or whether it has been involved in an accident.**



In this front impact test, left, the seat belt slipped off the dummy's shoulder, which could leave a real child vulnerable to serious injury

and side crashes, at about 40 miles per hour, which is equivalent to a force of 30 times the dummy's weight on impact. The seat belt anchorage points in the test car body and the car seat characteristics are more realistic than on the standard's test bench.

What we found None of the seats on test was outstanding, but some can cope with more stringent crash conditions than are required by law. Even the worst-performing seats in our tests are better than not using a child seat at all. It's important always to carry each child passenger in a properly fitted car seat. Crash protection decreases dramatically when a seat isn't fitted properly, so clear, unambiguous instructions are vital. Our crash test results in the table on p23 indicate the relative performance of the seats.

Improvements under way Cars and their seat belts aren't designed with child car seats in mind. They're primarily for the comfort and safety of adult passengers. Some cars have shorter seat belts than others, which makes fitting some child seats awkward. Seat belt anchor points are often placed in the optimum position to guide the lap belt over an adult's pelvis and away from the abdomen, but these anchor points are too far forward to allow the fitting of many child seats properly. The angle and shape of a car's own seats can also make a difference. All of which adds up to a tough challenge to the makers of child car seats to make truly 'universal' models that provide the same level of protection whatever the model of car.

Many child car seat manufacturers have recognised the need for greater protection, and are already preparing for when the side impact test becomes a legal requirement. More seats for bigger children have

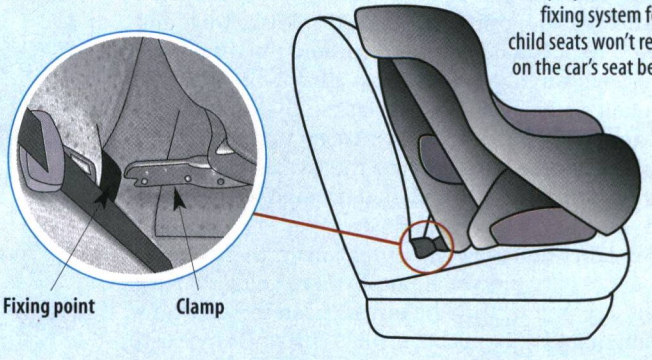
CHANGING GEAR

The seats we've tested have 'universal' approval, meaning they can be used in any car using adult seat belts. However, although adult seat belt systems have become more advanced to protect the occupants in a crash, child car seats can leave children vulnerable to injury. This is because they rely on the adult seat belt for fixing. Car bodies have become stiffer to withstand crashes better, so some of the force previously absorbed by the car crumpling in a crash is transferred to the car's occupants. But where adults are better protected, children's heads and necks still absorb some of the impact.

Because of these problems, the industry has been trying to reach agreement on a universal system – ISOfix – that doesn't rely on the car's seat belt and could overcome many of the current disadvantages. ISOfix fixing points will be built into new cars. ISOfix child seats will have two clamps (like prongs) in the back, which will slot and lock into these points. They might also have a support leg to the floor of the car, or a tether at the top to fix to the top of the car – this hasn't yet been agreed.

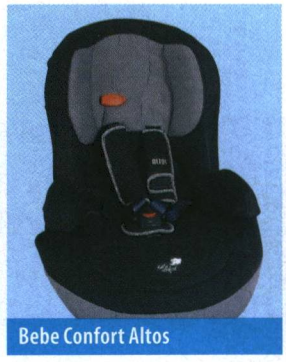
Progress has been slow, and after ten years of talks, the car industry has recently proposed several ISOfix solutions, which undermines the original idea of a truly universal system. Child seat manufacturers are not allowed to make universal ISOfix models yet, because there's no specification in the standard. The few models that do exist are designed for particular car models and can't be used in any other car.

There is an obvious need for independent, reliable information on child car seats, similar to the European New Car Assessment Programme results (Euro NCAP), which we regularly report on. There is a proposal to set up a test programme, provisionally called the New Programme for the Assessment of Child Seats (NPACS). At a first meeting in December last year, representatives of car and child seat manufacturers, governments, a testing house and independent car safety consultants agreed NPACS's goal. This will be to provide independent guidance on the relative protection afforded by child car seats through reliable methods of crash testing, assessment of their ease of use, and regular evaluation of their performance. If it goes ahead, the car industry will be under even more pressure to come up with a universal fixing system.

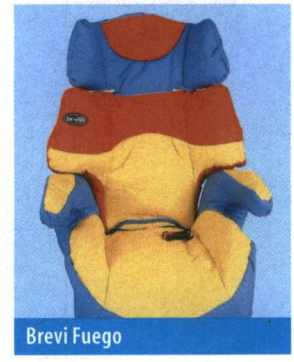


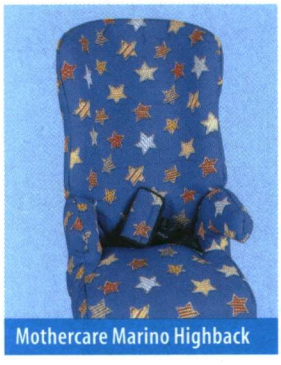
The proposed ISOfix fixing system for child seats won't rely on the car's seat belt

Britax Cruiser Plus


Bebe Confort Altos

Bebe Confort Hipsos


Brevi Fuego


Mothercare Marino Highback

Recaro Start

Brevi Booster+

Britax Horizon

backrests with padded side wings to protect a child's head from being hit by any part of the car in a side crash. Booster cushions used on their own offer less protection here, as they don't have side wings, but we didn't find any serious problems during testing. If the test dummy's head did hit anything during the side crash test, it was just a quick knock that wouldn't result in serious injury. The key when using booster seats is to make sure the shoulder belt sits snugly, so it can't allow the child to slip out sideways.

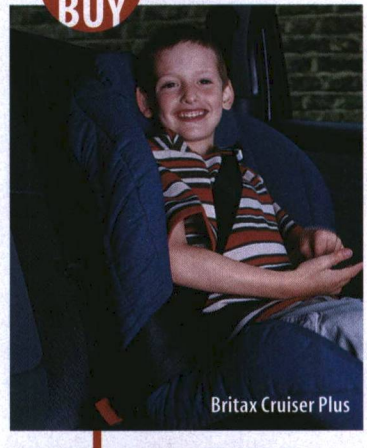
HARNESSES AND SEAT BELTS

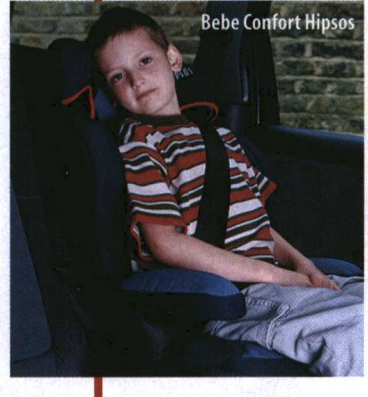
As your child grows, life with child car seats gets simpler. Bigger children sit facing forward, so the tangle you can get into when fitting some rear-facing baby seats isn't an issue. Most of the seats we tested don't have an integral harness – they make use of the adult seat belt instead. This makes them easier to fit and use. In many cases the hooks on a booster seat guide the adult seat belt, and a simple click of the belt secures the child and the seat.

In general, a three-point adult seat belt used with a booster seat is less effective at restraining a child than a five-point harness, as the shoulder belt can slip in a crash if it's not positioned correctly. Where we found this tendency in our tests, we limited the test score. We also downgraded any seats with a lock-off device that failed (this takes up any slack in the adult belt so it reacts faster in an accident). We limited the Recaro Start's frontal crash score, as the lap belt dug so far into the dummy's stomach that it would have caused serious injury to a real child.

We didn't find any major problems with fitting the seats into cars this time, but if you're going to use a child car seat with a headrest, bear in mind any potential incompatibility between this and any existing headrest in your car.

BEST BUY


Britax Cruiser Plus


Bebe Confort Hipsos

Britax Skyliner

Our main criterion when choosing Best Buys is how well the car seat would protect a child in a crash. Although we didn't find any outstanding models during testing, our Best Buys all stood up to the battering quite well. All are easy to fit into a car, and it's no problem to take a child in and out of them.

Group 1/2

The **Britax Cruiser Plus** is light to carry, has easy-to-follow instructions, and is simple to fit. It's **£54** from John Lewis and **£55** from Mothercare. It's also available in Halfords for **£46** until 24 June, after which it will cost £55. It's suitable for a child of up to 25kg (roughly six years old).

Group 1/2/3

The **Bebe Confort Hipsos** came out best of this group's seats in the crash tests, and it's well padded for the child's comfort during car journeys. It can be used for children between 9kg and 36kg – it converts to a booster seat as the child grows. It costs about **£88** – phone the manufacturer for your nearest stockist (see 'Contacts', p57).

Group 2/3

The **Britax Skyliner** is a simple but effective booster seat, with no drawbacks in everyday use. It's a bit more expensive than other booster seats we tested, at **£35** in John Lewis and **£36** in Halfords.

PHOTOGRAPHY NICK WRIGHT

Britax Ranger

Britax Trio

Concord Fixmax

Jane Bodyguard

Britax Skyliner

Chicco Quasar Booster Seat

Concord Lift

Concord Lift Pro X Line

Child car seats

	Specification					Performance			Ease of use					
	Price (£) 1▷	Maximum size (wxdxh) (cm)	Weight (kg)	Integral harness	Converts to booster 2▷	Crash test front 3▷	Crash test side 3▷	Comfort of child 4▷	Fitting in car 5▷	Taking child out	Cleaning	Instructions 6▷	Incorrect use 7▷	Total test score (%)
Group 1/2														
Britax Cruiser Plus	54	46x55.5x63.5	1.5			◒	○	☆	★	☆	★	★	☆	42
Group 1/2/3														
Bebe Confort Altos[1]	*90*	49x54x68	4.3	✓	✓	○	○	★	☆	○	○	◒	◒	38
Bebe Confort Hipsos[2]	*88*	57.5x44x81.5	3.7		✓	○	○	★	☆	☆	○	○	☆	59
Brevi Fuego	*60*	49x42.5x77.5	3.2		✓	◒	◒	☆	○	☆	○	○	☆	31
Britax Ranger	44	46.5x40.5x67.5	2		✓	◒	○	○	☆	☆	★	★	★	36
Britax Trio	89	46.5x49x71.5	5.8	✓	✓	◒	○	☆	☆	☆	★	★	○	27
Concord Fixmax[3]	*90*	45x46x62	4.1	✓	✓	◒	◒	☆	★	☆	★	☆	☆	34
Jane Bodyguard	*70*	51.5x38.5x82.5	3.7		✓	●	○	★	☆	☆	○	☆	☆	18
Mothercare Marino Highback[4]	20	41x47x66.5	3		✓	◒	◒	○	☆	☆	★	○	☆	36
Recaro Start	175	55.5x47.5x81	8.6			◒	○	★	○	☆	★	★	★	36
Group 2/3														
Brevi Booster+	*16*	46x38.5x18.5	1			◒	◒	☆	★	★	○	◒	★	35
Britax Horizon	18	44.5x38x19.5	1.1			◒	◒	☆	★	★	★	○	○	36
Britax Skyliner	35	45x40x22.5	2.4			○	◒	★	★	★	★	★	○	55
Chicco Quasar Booster Seat	20	47.5x39x24.5	1.7			◒	◒	★	★	★	○	○	★	37
Concord Lift[5]	*65*	44.5x50.5x78	4.1			◒	◒	★	☆	★	★	☆	☆	45
Concord Lift Pro X Line[5]	80	45x48x82.5	4			◒	○	★	☆	★	☆	☆	★	36

1 Change to shoulder harness to be made later this year 2 Some changes to be made to backrest later this year 3 Reclining version out soon 4 Shoulder belt clip changed since testing 5 Some changes to be made later this year

THE LOWDOWN ON SEAT SIZES

WEIGHT RANGE	APPROXIMATE AGE RANGE	GROUP	TYPE OF SEAT
From birth to 10kg	Newborn to nine months	0	Rearward facing
From birth to 13kg	Newborn to 15 to 18 months	0+	Rearward facing
9kg to 18kg	Nine months to three to four years	1	Forward facing
15kg to 25kg	Up to six years	2	Booster seat
22kg to 36 kg	Up to 11 years	3	Booster seat

Weight is the most important factor when choosing a child seat. Age is only a guide. The only exception to this is a baby who is heavier than the maximum weight for rearward-facing seats but has not developed enough to go in a forward-facing seat

KEY
★ ☆ ○ ◒ ● best → worst
✓ has this feature

NOTES
Car seats highlighted in **red** are in the Best Buy Guide, p22.

1 This is the cheapest price we found by shopping around. For models not widely available, a guide price is given in *italics*.
2 Whether the backrest (if applicable) can be removed, allowing the seat to be used as a booster as the child grows.
3 We carried out several crash tests, both with and without backrests (if applicable). We've rated them on their performance.
4 We assessed the seat comfort, including head support (if applicable), and the fabric type and ventilation.
5 We looked at all the everyday aspects of living with the seat, including securing and removing it, and securing the child.
6 Instructions rated ★ were informative and easy to understand. Those with a ◒ rating lacked important information or were difficult to understand.
7 We assessed how well each seat had been designed to minimise the risk of someone fitting or using it incorrectly.

TOTAL TEST SCORE

This score was devised to give a fair reflection of the child seats' crash test performance, ease of use and instructions, with most weight being given to the vital crash tests. All seats meet the ECE44-03 requirement and so all will provide at least the minimum safety protection. In the crash tests, none of the child seats on test scored higher than a ○, which was a limiting factor on all the total test scores.

www.which.net/which

HELP ONLINE
Do you have a question about child car seats? If so, post your questions on our website at **www.which.net/which/askus.html.** Post your questions by 14 June. We'll reply on the site on 21 June.

Listen carefully to our advice and get a great set of headphones

FOR YOUR EARS ONLY

KEY
★ ☆ ○ ◒ ●
best — worst
Sound leakage:
lowest I highest III

Choose the wrong headphones, and your music will sound tinny. Choose the right set, and you may hear new detail in music you thought you knew inside out. To help you find a good pair, our panel of five expert listeners has rated the sound quality and comfort of 28 headphones including in-ear, on-ear, hi-fi and cordless models. They listened to a range of music – classical, jazz, vocal and pop – as well as speech recordings. See the summaries, right, for their verdicts.

The models that did well in our tests were put through a cable tug-test to see how well they're likely to stand up to wear and tear. Some have detachable cables that pop out instead of pulling on the connection to the ear-piece. We've noted which have this handy feature, and which have other replaceable parts, such as ear-pads. We also measured their frequency response – to check they give balanced levels of treble, bass and mid-range tones.

Most hi-fi headphones are open-backed, to give a more spacious sound. But these tend to sound noisier to people around you. Closed headphones should leak less sound. We've rated all the Best Buy headphones for sound leakage.

AND... A QUIET WORD IN YOUR EAR

If possible, try the headphones out in the shop and listen to some of your favourite CDs to check whether they do justice to the details. Think about how they would feel after an hour's listening – if your ears are starting to feel the strain after five minutes, they're probably not for you.

IN-EAR

In-ear headphones are discreet and portable. A snug fit is vital for decent sound but, for hygiene reasons, you can't try them before you buy.

BEST BUYS

The **Sony MDRED238ML £22** just edged it on sound quality over their rivals, particularly with jazz and vocal pieces. The odd design improves bass in particular, but does nothing for comfort, according to our panel. Unusually for in-ear headphones, they have a detachable lead, which may make them more resistant to wear and tear. They're available from John Lewis but cost slightly less (£21) at www.unbeatable.co.uk
Sound quality ○ **Comfort** ◒ **Sound leakage** I

Sony MDRED238ML

The **Panasonic RP-HV377 £18** sounded better with speech than the Sony headphones, making them ideal for use with radios. However, they failed our cable tug-test so may not be very durable. They're available in white, blue and silver from independent retailers.
Sound quality ○ **Comfort** ○
Sound leakage I

Other models tested (sound quality/comfort)
JVC HA-F90 c £15 (◒/○)
Vivanco SL 760 c £8 (◒/○)

Panasonic RP-HV377

ON-EAR WITH HEADBAND

Bridging the gap between personal stereo and hi-fi use, on-ear headphones have pads that rest on your ears, rather than enveloping them. Certainly the ones we listened to are more suited to personal stereo use. For not much more cash, you can get budget hi-fi headphones that will sound a whole lot better.

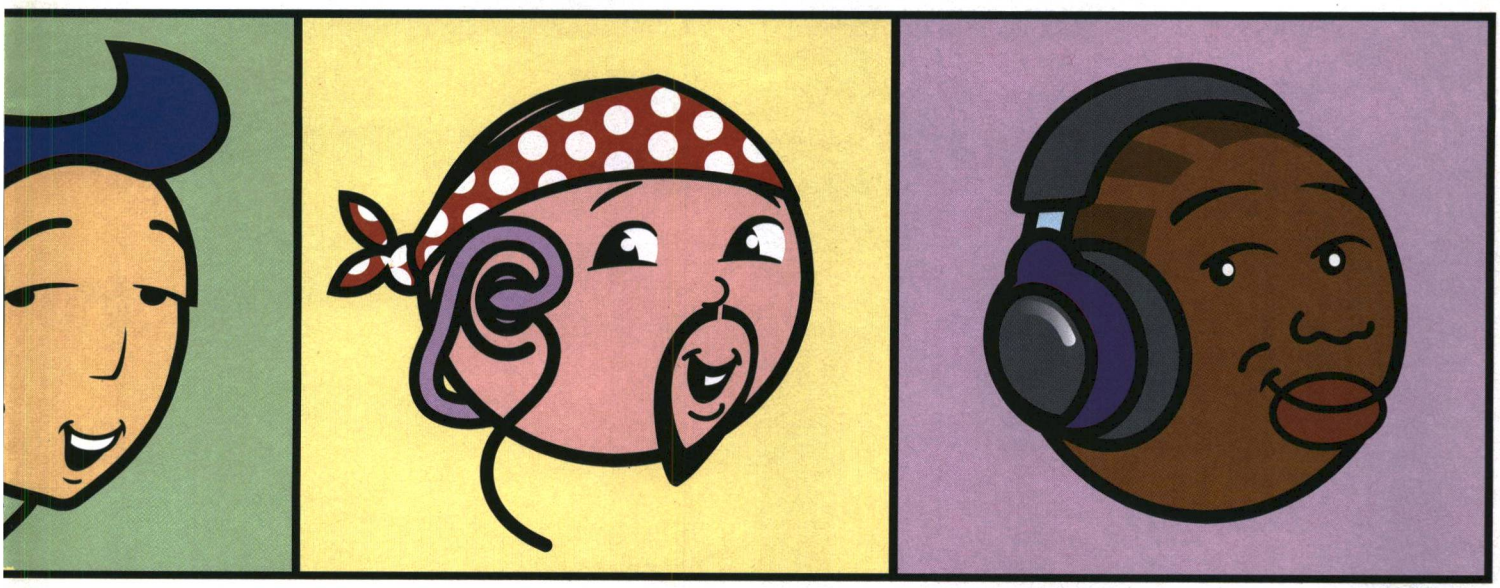
BEST BUYS

The only headphones we can really recommend from this batch are the **Panasonic RP-HT51 £11**. They've got a natty folding design for easy carrying and, at just under 70g, they're lightweight. They're available from independent retailers and online from www.prcdirect.co.uk
Sound quality ○ **Comfort** ○ **Sound leakage** II

Panasonic RP-HT51

Other models tested (sound quality/comfort)
These models all had pretensions to hi-fi use and higher price tags without really doing enough to justify either, according to our listeners. Avoid the closed-back Aiwa headphones – they have poor sound quality.
Aiwa HP-X225 c £20 (◒/○)
AKG Acoustics K70 c £35 (○/◒)
Sennheiser EH 1430 c £20 (○/○)

PHOTOGRAPHY JONNY THOMPSON ILLUSTRATION JON ROGERS



ON-EAR WITHOUT HEADBAND

Aiwa HP-EC1

You might prefer on-ear headphones without a headband for fashion reasons or because they're better for jogging, for example.

There are two basic designs to choose from: either two separate ear pads that clip directly on to the ear (such as the Aiwa ones, shown left), or ones with ear pads attached to a neckband, with additional ear clips (like the Philips, pictured below).

BEST BUYS Two models surprised our listeners with their decent sound quality and comfortable fit. The **Aiwa HP-EC1** around **£10** sound good across the board with music and speech. They are the clip-type and have replaceable foam ear pads. They're available from independent retailers.
Sound quality ☆ **Comfort** ○ **Sound leakage** II

The **Philips SBCHS501 £18** have a neckband, sound reasonable, and have replaceable foam ear pads. They're available from Virgin Megastores, but are due to be replaced by the similar SBCHS510 in the next few months.
Sound quality ☆ **Comfort** ○ **Sound leakage** II

Other models tested (sound quality/comfort)
The lead on the Panasonic clip-on headphones has a novel vacuum cleaner-style cord rewind. But along with the JVCs, they're some of the worst sounding headphones on test – steer clear.
JVC HA-E5 c £15 (clip) (◒/○)
Panasonic RP-HS100 c £25 (clip) (◒/◒)
Sony MDRG52LP c £20 (neckband) (○/○)
Sony MDRQ33LP c £25 (clip) (○/◒)

Philips SBCHS501

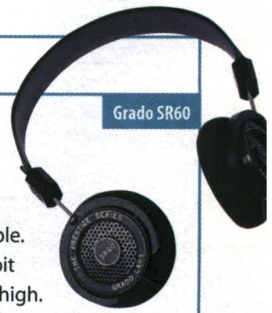
HI-FI

Most hi-fi models in our test are 'circum-aural' – that is, they completely surround the ear – and have an open-backed design.

BEST BUYS
The **Sony MDRCD480 £40** were rated as best on test for both sound and comfort. They produced a pleasant, balanced sound. They have a 3.5m detachable cable and are available from Sony Centres and from www.unbeatable.co.uk
Sound quality ★ **Comfort** ☆ **Sound leakage** II

Sony MDRCD480

For a pair that aren't circum-aural, and are a bit lighter to wear, try the **Grado SR60 £90** from independent retailers and £66 from www.hifibitz.co.uk


Grado SR60

Our listeners rated them highly and, despite their basic looks, they passed all our tests with aplomb. The foam ear pads are replaceable. However, the 2m cable is a bit short, and sound leakage is high.
Sound quality ★ **Comfort** ☆ **Sound leakage** III

Other models tested (sound quality/comfort)
AKG Acoustics K240 Monitor c £90 (failed tug-test, but easily fixed) (★/☆)
Beyer Dynamic DT 331, c £70 (☆/○)
JVC HA-G55 c £30 (☆/○)
Philips SBCHP890 £50 (★/○)
Sennheiser HD 200 c £50 (★/○)
Sennheiser HD 500 c £70 (○/○)
Technics RP-F800 c £50 (☆/○)
Vivanco Air Space SR 222 S c £30 (☆/◒)

CORDLESS AND SURROUND SOUND

Cordless models tend to sacrifice some sound quality for wireless convenience. The models on test use radio frequencies to transmit sound from the base station to the headphones. The range should cover an average house and garden, and go through walls.

BEST BUYS
The best we heard were the **AKG Acoustics K305 AFC £100**. They come with their own charging station, and we found that one charge should last an impressive nine hours. They're available from independent retailers but have recently been modified and are now called **K305 AFC II**.
Sound quality ☆
Comfort ☆
Sound leakage II

AKG Acoustics K305 AFC

Sennheiser RS 65

The **Sennheiser RS 65 £120** have surround sound effects. We compared them with the Sony MDRDS5100 £400 (featured in last month's 'All change', p17) which use a separate surround sound processor. Like the Sony's, our listeners thought the Sennheiser's effects were 'unconvincing' and 'phasey'. However, the Sennheisers are much cheaper. Battery life is around five hours per charge. They're available from independent retailers or from www.unbeatable.co.uk at £88.
Sound quality ○ **Comfort** ○ **Sound leakage** III

Other cordless (not surround sound) models tested (sound quality/comfort)
Philips SBCHC8410 c £60 (○/○)
Sennheiser RS 45 c £80 (☆/☆)

TIME FOR A CHANGE?

When's the best time to replace a flagging appliance? It's never easy to know, but here are a few pointers...

Picking the best quality household appliances is easy. Just turn to *Which?* and we'll rig them up in a temperature-controlled lab, attach electrodes, and hit them with hammers until we've worked out which is best.

However, actually knowing when it's time to follow our advice is a darker art. You need to know how good your current TV is compared with the new ones we've tested. You need to know how much your vacuum cleaner has started to flag since you bought it. And you need to know whether it's really worth the rigmarole of getting rid of a hulking great fridge-freezer.

Fridge-freezers can keep going for a good 20 years. They look much the same, and there's little indication if the temperature is slipping, so people rarely replace them before they conk out. However, slight slips in temperature can have serious health implications for food in fridges, and can spoil the taste of food in freezers. You can find out how consistent the temperature in your fridge and/or freezer is by spending a few pounds on a dedicated thermometer.

If you find a small fault, isn't it wasteful to replace such a big appliance for the sake of such a slight improvement? Surprisingly, it's not necessarily an environmental faux pas to buy a new freezer. It could be twice as energy efficient as your old one – so it will pay for itself over the years and be less environmentally damaging. Government figures reckon our fridges and freezers use up almost as much energy as every office in the land, so that's no small saving. According to some estimates, it may be environmentally worthwhile to replace some fridge-freezers well before they break down. It's very tricky to give any general guidance on when this time comes, but the very idea gives an indication of how considerable energy reduction has been.

So it's not always obvious how changes in technology are affecting the appliances in our homes. And if there are changes we didn't expect, how can we be sure that they've always been for the better?

THEY DON'T MAKE 'EM LIKE THEY USED TO

Technology moves so fast these days that it's harder than ever to shake off the feeling that we're being sold things we'll have to buy all over again in a few years' time. And at *Which?* we're forever coming across tiny reminders – no one's surprised when we get a letter saying it's impossible to buy lenses for a five-year-old camera. The cynical might say that somebody out there would rather you bought a new camera (see 'Write back', p55, *Which?*, March 2002).

Stereos On the other hand, there are technological changes that have improved household products significantly. Take stereos, for example. We may have been subjected to umpteen changes in format over the years, but sound quality is improving. Separates systems have seen interesting developments if you're into high fidelity audio, but the really big improvements have been for cheaper all-in-one systems.

As a little experiment, we delved into the *Which?* vaults to find a ten-year-old Best Buy midi system – the Akai MX115 – to see how it stood up to a current Best Buy – the Denon D-M30 lifestyle system. The reigning champ blew it away. You couldn't call the Denon 'high fidelity' but the difference between the two is surprising, especially

PHOTOGRAPHY GETTYONE STONE, GERRY FREE, JOE SHEEHAN, NORTH NEWS AND PICTURES

considering that lifestyle speakers nowadays tend to be half the size of ten years ago. Out came the screwdrivers and, ten minutes later, we discovered that the old speakers were just a paper cone with a foam-surround. The newer ones, however, sported a more modern material.

Of course, you don't necessarily have to replace the whole system – some carefully selected new speakers could bring your stereo nearer to hi-fi quality. Two points are worth noting, though: be sure to check that your system is powerful enough to drive the new speakers; and, if at all possible, try them out with your system – the amplifiers in lifestyle systems might be 'contoured' to sound good on cheaper speakers and this will show up on higher quality ones.

Microwaves Time doesn't always bring radical changes in technology. Microwaves are a case in point. Though you can now get grills and convection ovens built in, we still tend to find that the evenness of microwave cooking varies considerably between models. Our tests have shown that well-functioning microwaves typically stay safe and as good at their job as they age, so you may be just as well off sticking with your current model.

TVs and VCRs Technological advances don't always mean as much in reality as they do on paper. The technology behind cathode ray tubes, and the electronics that drive them, has changed massively over the last ten years, and we thought that a new TV today would be better than one from ten years ago. But when we dusted down a little-used ten-year-old 21in JVC TV and compared it with the Panasonic TX-28DT (which scored a ☆ for picture quality in February's tests), there was very little difference in picture quality. Television manufacturers and broadcasters are still locked into producing screens with 625 lines that refresh the picture 50 (or sometimes 100) times a second, and any amount of technological development is going to be hamstrung by this outmoded specification. Of course, this is offset by wear and tear – a constantly used TV's picture will start to deteriorate a little after about two years' heavy use. There are advantages to buying a new TV. It's worth getting a widescreen model as more and more programmes are broadcast in this format, and you'll find the Scart inputs are the best way to connect a VCR, DVD player, set-top box, and so on.

Similarly, a well looked after older VCR will normally have much the same picture quality as a standard VCR today. Only the long-play option and sound quality have improved – you'll need to upgrade to S-VHS to find a big difference in standard picture quality. There are advantages in a newer VCR – you can connect it to a newer TV using the Scart socket, and you'll also find more programming features, such as VideoPlus, programme delivery control and digital TV electronic programme guides.

IS YOUR OLD MACHINE WASHED OUT?

Heather Stamp was apprehensive when she heard that her husband Colin had volunteered to let us run off with their old washing machine and leave them with a more recent one from our tests.

'I was worried about getting rid of a washing machine that works perfectly well. We haven't had it all that long – since 1991 – and it's still going fine.'

But there's a fair difference between the workings of a washing machine now and one from ten or 11 years ago.

'It definitely cleans and spins much more effectively. We're very impressed, especially with the reduced ironing button. Everything comes out less creased and much cleaner,' says Heather.

And our tests have borne that out. If it were in a *Which?* test today, their old Candy R79X – which did well at the time – would have got a ● for cleaning performance, while the new Bosch Maxx would get a ★, using just half the energy and water.

Of course, you could buy a new machine which wouldn't be much of an improvement. The point is the best machines seem to have got a lot better, even allowing for wear and tear.

Heather's now convinced, and she'd be happy to spend £400 on a new machine.

TAKE CARE OF YOUR OWN

Some appliances don't really need any special care. If you want to prolong the life of your television, the most you can do is turn down the contrast – manufacturers' settings are typically too high to make them look good on display in brightly lit shops.

Other appliances need more TLC. If your VCR is serviced every couple of years and not overused, it may still be going strong in 20 years' time. In fact, given that they're already an endangered breed, this might be a good time to buy a new VCR and take very good care of it. Prices are cheap compared with five or ten years ago but, because of the success of DVD, it's impossible to say what the situation will be in another ten or 15 years time. Will you be desperately searching for an expensive and rare VCR to play back treasured tapes? The other reason for regular servicing is that, when you do upgrade to a new VCR, you won't be able to watch videos recorded with the old one if its guides have become misaligned. It's not unknown for people to buy new video players only to discover that anything taped during the last few years is impossible to watch.

Even with regular maintenance, though, appliances will eventually croak, and you're presented with a stark choice – get it repaired or get it replaced. ▷

DOES YOUR OLD VAC SUCK?

Beryl Craighill has been well served by her Electrolux 350E since 1986. It did well in *Which?* tests at the time but, in the 16 years since, we've seen the glory of the 'Dyson revolution', the introduction of hi-tech filtering systems, and a steady creep upwards in motor power.

So Beryl got thinking – was it worth drafting in a new vacuum to help her with the chores?

To find out, we absconded to a lab with Beryl's old Electrolux and left her with a Best Buy we'd recently finished testing, the Miele S512. Beryl was taken aback with the power of the new machine. She said: 'It has much more suction. You can't use it at full throttle because it starts to lift the carpet off the floor!'

Although in Beryl's pet-free house, there wasn't a very visible difference on the carpet, she was impressed by the difference and would have been happy splashing out the £170 for the Miele.

But, in fact, back in the lab and fitted with new filters and bags, the Electrolux was still going good guns. If it had been pitched up against modern vacuum cleaners in our last test, it would have scored ☆ for dust pick-up – just below the Miele's ★ score.

The trick with vacuum cleaners is to replace the filters regularly (most have at least two), and the bag if it uses one. Otherwise, the suction power is reduced and, in some cases, the motor can overheat.

Provided you invested in a *Which?* Best Buy at the time, your old vacuum cleaner might be fine for a good while yet. Unless, that is, you want to pick up allergens. Then consider a new model – many now have special filters to help with this.

If you think it's too late to take back a broken appliance for a refund or repair (there's no legal definition for this – an appliance just has to last for a 'reasonable' amount of time), think first about fixing it yourself. For example, an engineer might charge £50 to replace the light in a microwave – a job that involves a £6 part and 20 minutes work if it is suitable for home repair (your instruction book should tell you). And we've come across much worse examples, such as the vacuum cleaner manufacturer that charged more than £72 for a repair that need only have involved an 89p part (see 'Inside story', *Which?*, November 1998, p4).

But some repairs are too difficult for the amateur or, increasingly, have been complicated by the way the product is put together. Our past investigations have suggested that the best advice is to steer clear of the big chains – they're much more likely to charge you an unreasonable rate. So you need to go to a reputable local specialist. There will always be repairers charging over the odds, so ask around before choosing, but independents are generally quicker, more reliable and cheaper than chain stores. Look for membership of a trade body, such as the Domestic Appliance

WHEN TO SAY GOODBYE, MR CHIPS, TO YOUR OLD COMPUTER

In 1965, Gordon Moore, the co-founder of Intel, was preparing a speech when he noticed that the number of transistors on Intel's integrated circuits had doubled every year since their invention. What we know today as 'Moore's Law' states that the number of transistors on a processor will double every 18 months. It's held true since the 1960s and is expected to do so for another couple of decades. Whereas, five years ago, a top-of-the-range computer had a speed of about 300MHz, today this is 2,400MHz.

And that, for some people, spells obsolescence. More than any other product, people worry about computers becoming out of date and feel harried into replacing them. But few people would actually make use of all the power a new PC offers. And an old computer (as long as it's not *too* old) can be spruced up very effectively with a fairly small budget.

The first thing to do is to invest in some utility software, like Ontrack Fix-It Utilities (£40). This will streamline information on the hard drive and remove unwanted files and programs from deleted applications, so you could see a big hike in speed.

For most people, the cheapest, easiest and most effective hardware upgrade is to add more memory. If your computer came with 64Mb of Ram, you could double that for about £20 and a bit of time spent fitting it. This might give roughly a 10 per cent improvement in speed. Older computers may use a type of Ram that's now less common, so replacing it is more expensive. **www.crucial.com/uk** is a good place to look for more detailed information and a guide to prices.

Other general upgrades, such as the processor or hard drive, are less attractive. They're more expensive, demand more homework and are harder to carry out. So the trick is to pinpoint which aspect of your PC needs upgrading. Installing a modern graphics card in, say, a four-year-old computer isn't usually too difficult and gives a gargantuan improvement when playing 3D games. And you don't need a top-of-the-range £400 card to see a difference – a £100 card could still have a noticeable effect. You need an AGP (advanced graphics port)-enabled computer – these have been on sale since August 1997.

If you do get rid of your computer to make way for a bigger and better one, do it carefully – they're one of the most toxic sources of household waste. There's currently no nationally co-ordinated scheme, though your local authority may be able to help. If not, try contacting Computers for Charity (**www.computersforcharity.org.uk**, 01288 361199), or, if you live near London, ComputerAid (**www.computeraid.org**, 020 7281 0091) – they will accept IBM-compatible Pentium-class PCs (but not Apple computers).

Many peripherals have also improved in recent years and a new printer is likely to give you better results than its equivalent from five years ago. However, you may also find that you can squeeze more out of your current device by downloading free software updates from the manufacturer's website.

Service Association (DASA) or the Radio, Electrical and Television Retailers' Association (RETRA) – this won't guarantee a better service but these bodies do provide guidelines to the quality of service you should expect (see 'Fixed costs', *Which?*, May 2000, p12, 'Broken promises', *Which?*, May 2001, p21 and 'Independents still in front', *Which?*, August 1999, p12).

GREEN MACHINES

Repairing your appliance isn't always the most economical thing to do, but it is often the most environmentally friendly option. That said, many new appliances waste far less energy than they did ten years ago.

Some changes have come about because of the European Energy Label scheme, introduced in 1995 for fridges and freezers. Since then, similar schemes have been introduced for tumble-driers, washing machines and dishwashers.

What's interesting is how different appliances have developed since the introduction of energy labelling. Despite roughly halving their energy and water consumption over the last ten years, washing machines have continued to get better at cleaning clothes – technological developments like fuzzy logic have made them more flexible. The only downside has been that typical washing times in our last test were longer than they were a few years ago, on average by about 25 minutes. However, manufacturers are starting to make new claims about wash time, so look out for our next article due in January.

Compare that with what's happened to dishwashers. A typical program has also lengthened over the last five years from roughly 65 minutes to 102 minutes. That's a bigger proportionate increase than with washing machines – but, with dishwashers it seems, no commensurate improvement in cleaning performance. The odd technological innovation has been introduced, but these don't yet seem to counter the demands made by environmental labelling, which are to reduce energy and water use.

So, even where there has been significant technological change, the effect isn't always to improve how well the appliance does its job (though maybe having slightly mucky dishes is a small price to pay to help fend off global warming).

OUT YOU GO

If there's nothing for it other than to get a shiny new appliance, the next question to ask is: 'Where does the old one go?'.

Every year we chuck out a colossal 476,000 tonnes of household appliances, much of it packed full of toxic chemicals like bromine, cadmium, lead and mercury.

Your local authority is obliged to take unwanted appliances. However, it is not obliged to pick them up for free, and some councils will charge a small fee – perhaps about £30 or so for a fridge (see 'Inside story', *Which?*, February 2002, p4). Some areas have projects that take household furniture and basic electrical equipment for reuse in low income households. Contact Wasteline (0870 243 0136) for details of schemes in your area and general advice on waste disposal, especially of fridges and freezers which are now classified as hazardous waste.

Passing your product on for reuse is often the most environmentally sound thing to do, but people need to be willing to use it. So, if you are replacing an appliance, don't forget that you could buy second-hand or 'reconditioned' – as we've seen, not all products are really that much better than they used to be.

A COOL NEW FRIDGE?

Jo Spackman's fridge-freezer, the Zanussi 918/8R, is a hand-me-down from her mother. A bit of rust is starting to creep in, though it still does a fair enough job. But Jo, like many of us, has a fear of defrosting the freezer – and a new-style frost-free fridge is singing out to her.

We took pity on Jo and made off in the night with her old machine, leaving her with the high-scoring frost-free Zanussi ZX56/4W from our recent test, which would fit in the space available in Jo's kitchen.

Frost-free appliances use traditional condenser evaporators, but in a different way, by blowing cold air around the compartments. We were interested to see whether or not Jo would think that the boon of a frost-free fridge would make up for its minus points – namely, bigger running costs (though advances in technology mean that there's virtually no difference between the two models) and a more even temperature. A more even temperature doesn't sound like a problem but a bit of variation can be handy – you can put delicate foods like fish on the lowest shelf of the fridge where it is colder and things like butter at the top, for example, where it's slightly warmer.

But were any of these things the most important change that Jo noticed? No. She has a much more straightforward concern: 'The shaping of the fridge is very modern, with lots of nice-looking curves. But it's so curvy that I can't fit two litre bottles in the door shelf. I have to place them sideways on one of the internal shelves.'

Maybe changes in technology aren't the most important thing after all.

FURTHER INFORMATION

www.wastewatch.org.uk A charity advising on household waste disposal

www.nrf.org.uk/buy-recycled Information on where to buy recycled products

www.wastepoint.co.uk A database of every recycling facility in the country

www.dasa.org.uk The Domestic Appliance Service Association

www.retra.co.uk The Radio, Electrical and Television Retailers' Association

Journey's friend

Essentials or just a waste of luggage space? We sort travel gadgets for you

Victoria Pearson helps you with your holiday packing

Ever tempted by those racks of gadgets claiming to make travel safer, easier or more comfortable? Concerned they might be wasting precious £s and lbs? To answer these questions we've tested a selection of gadgets and asked *Holiday Which?* travel experts – who've been to more than 20 countries in the last year alone – to comment on their usefulness.

Although most of the travel gadgets we looked at were fit for their purpose, some designed for safer travelling could give you a false sense of security. We were particularly concerned by the Sharper Image Design Travel Companion Plus SI 500 (£50, Nauticalia), which features a smoke detector that did not activate consistently in our tests compared with a British Standards kite-marked device. As a result, Nauticalia has withdrawn it from sale while it discusses our findings with the manufacturer.

Although we would not recommend that you take valuables with you to the beach, the Wet Safe waterproof waist bag (£7, Boots airport stores) will keep them dry as you swim. Beware that the bright yellow fabric might make it obvious what you're carrying.

Finally, although it worked well as a lock, the Catch22 Doorguard (£9, nomadtravel.co.uk) might be more difficult to remove in an emergency than a cheaper plastic door wedge.

PLUG ADAPTOR

Voted by our *Holiday Which?* experts as the one thing they could not travel without, a good plug adaptor is essential. Our experts liked the Boots travel adaptor 61-90-774 (£5) because it comes with a cap to protect luggage from the plug prongs. It can be used in northern and southern Europe, northern America and Australia.

The plastic casing has been improved since our last tests in 1996 and can now withstand being dropped without exposing live parts.

MULTI-TOOL

Although it can't be taken in hand-baggage on planes, our experts put a multi-tool at the top of their list. The Victorinox SwissChamp (£50, Nomad Travel Shops) was a Best Buy in our multi-tool trial (*Which?* October 2001, p18). Compact and light, it contains 33 tools including knife blades, screwdrivers, scissors, a corkscrew, nail file and tweezers, making it ideal for camping, backpacking or as an emergency tool kit.

WRINKLE RESCUE

Crumpled business suits could be a thing of the past with a quick spritz of Design Go Wrinkle Rescue (£4 for 100ml, from Millets and Blacks). Although it's no substitute for ironing, in our tests a brief spray and some careful smoothing reduced creases in cotton, silk and man-made fabrics quite impressively. The spray dried quickly, leaving no smell or marks, and seemed ideal for straightening out worn clothes or those that had been ironed before being packed. However, the aerosol is flammable so you should exercise caution when using it and should not take it with you when travelling by air.

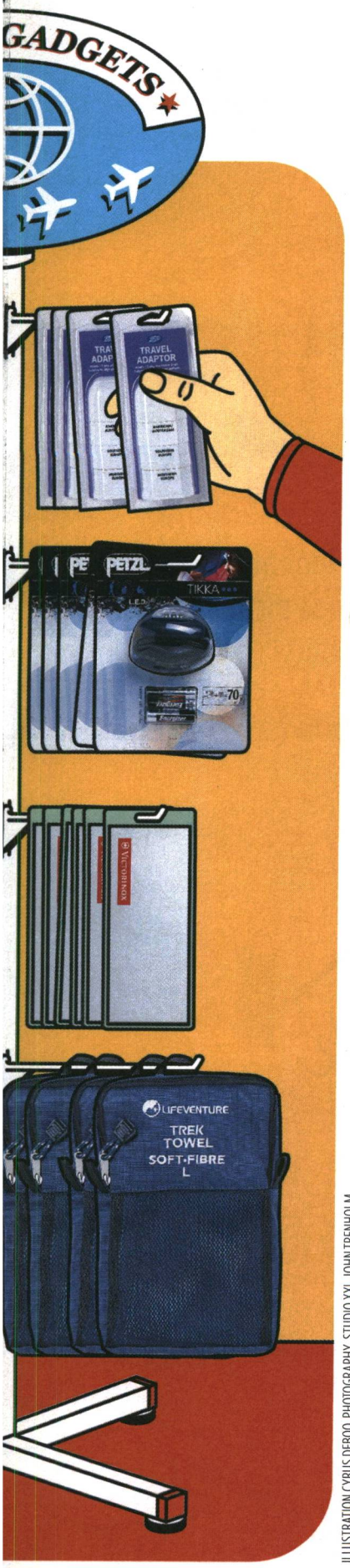
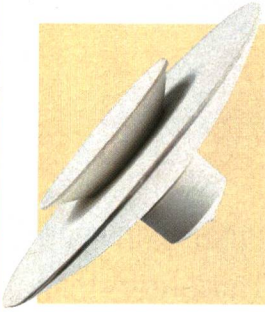


ILLUSTRATION CYRUS DEBOO PHOTOGRAPHY STUDIO XXI, JOHN TRENHOLM

TREK TOWEL

A lightweight, compact and quick-drying towel might have been a dream for backpackers of old, but the Lifeventure Trek Towel Soft Fibre L 908 (£18 from Millets and Blacks) proved to be all of these in our tests.

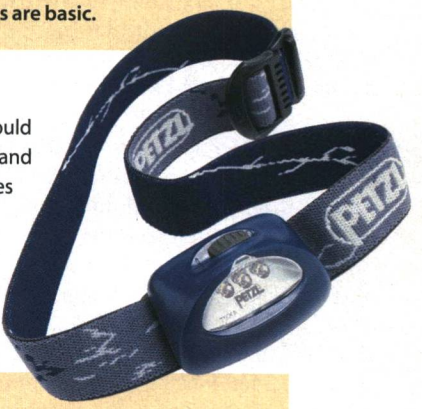
The towel was able to absorb more than three times its weight in water but took just 3.5 hours to dry if wrung out when saturated. Provided you don't mind the 'chamois leather' skin feel, this towel is ideal for anyone living out of a rucksack, gym bag or work locker.



WORLDWIDE BATH PLUG

The lightweight Lifeventure worldwide bath/sink plug (£3, Millets and Blacks) lived up to its claim of using downward water pressure to stay firmly in place. Once a good seal had been achieved, this plug stayed in place over different sized holes, in both still and agitated water – although users must take care not to break the seal by knocking the plug.

This device is ideal for backpackers or people travelling to areas where culturally plugs aren't used, or facilities are basic.



HEAD TORCH

A good torch was one of the gadgets our *Holiday Which?* experts felt they could not travel without. The lightweight Petzl Tikka head torch E43P (£25, Millets and Blacks) impressed testers at our lab, especially as it weighs only 72g and takes more than 150 hours to exhaust the three AAA batteries supplied.

The comfortable, adjustable head strap and bright, clear beam make this torch suitable for anyone who might need to keep both hands free after dark including campers, hikers, cyclists or anyone wanting a torch for emergency situations.

STAIN REMOVER

Stain Go Travel Stain Remover wipes (£3.50 for ten sachets from Boots' airport stores) failed to impress in our tests.

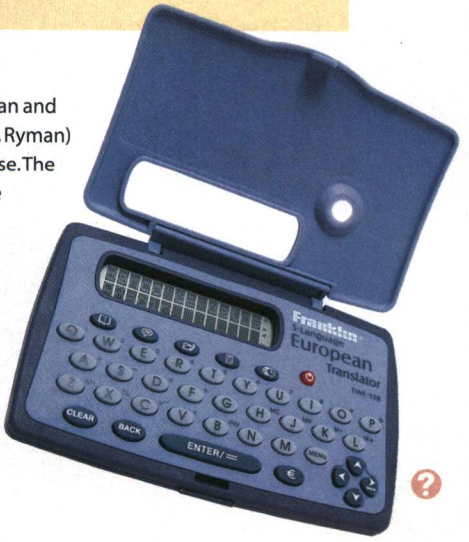
Cotton strips with fresh and dried-on coffee, pasta sauce, red wine and mustard stains were treated according to the manufacturer's instructions. Wiping immediately removed excess material and reduced weak stains, but dried stains proved more difficult to shift, even when washed afterwards.

Our advice is: don't rely on this product to cut down on the amount of clothing you have to pack.

TRANSLATOR

Despite the ability to translate between English, French, Spanish, Italian and German, the Franklin 5-Language European Translator TWE-118 (£20, Ryman) left our lab testers and travel experts unable to find any words of praise. The translator is compact and light, but the keyboard and display area are frustratingly small. Translations of common phrases are available by scrolling through alphabetical lists grouped by subject, but if you want to translate your own it struggles with grammatical language.

Unless you will be travelling extensively in Europe, this device has a lot less to offer than the average phrase book.



FURTHER INFORMATION
www.fco.gov.uk/knowbeforeyougo The Foreign and Commonwealth Office website includes helpful travel safety advice and destination information

MANAGE your money ONLINE

Online banking is bigger than ever. We look at why people are turning to their computers to manage their finances, and pick the best internet current accounts

Fed up with queuing at your bank or enduring ten minutes of phone Muzak, just so you can check your balance? Maybe it's time to think about banking online? Internet banking can be quick, easy and convenient and give you more control over your day-to-day finances. It's unsurprising then that it's getting more and more popular – a recent survey suggests that more than six and a half million people now bank online.

THEN AND NOW

Since we first looked at internet and computer banking in early 1998, they've developed beyond all recognition, and it's easy to see why they're becoming so popular.

For a start, there's much more choice. Back in 1998 only seven banks and building societies offered any sort of computer service, and most of these were only accessible through a special software package rather than via the internet. Internet banking has now almost completely replaced computer banking. This means you can check your account from any computer which has internet access, and you don't need any special software. It's cheaper now too – in 1998 several of the banks charged fees for using computer or internet banking, but now none does.

Another development is internet-only banks – ones that don't have any branches at all. There are four of these offering current accounts: Cahoot, Intelligent Finance, Smile and Zurich.

Online advantage If you like to keep a close eye on your finances, a good online banking service could be just what you're looking for. You can log on and manage your accounts at any time of the day or night anywhere there's a computer with internet access.

It also gives you more control than other ways of banking, as you have all your account information in front of you and can check that transactions or instructions are carried out as you intended.

All the current accounts you can run over the internet will let you check your balance and recent transactions. However, the

best ones offer a much more comprehensive service, and let you carry out a range of transactions completely online. They use straightforward processes which don't require you to call or e-mail first to set things up. They also let you make transactions in one sitting – with some accounts you must set up a payment and then wait a day before being able to make a payment online, making it quicker and easier to pick up the phone.

It's also important that it's easy to find your way around the site and that any instructions are clear. When you're setting up transactions yourself, it's annoying and time-consuming if it's not clear what's being asked for and you have to call or e-mail to find out. When our triallists had problems, it was often because the instructions were unclear or they didn't know what information was being asked for.

PUTTING INTERNET BANKS TO THE TEST

With so many banks offering internet current account services, we decided to put 14 of the biggest ones through their paces. Over seven weeks earlier this year, between four and seven customers at each bank carried out a range of tasks. They made several cash withdrawals, created, amended and cancelled standing orders online, made one-off transfers, paid bills and changed some personal details. We also asked them to find out about each bank's security measures from the website. Each person kept a diary of how long each transaction took, whether it happened as it should have done, how convenient and easy it was to complete (compared with how they usually bank) and whether they had any problems.

Overall, our 86 testers gave internet banking the thumbs up – the vast majority said they would recommend the banking service they'd tested to a friend. And 80 per cent of those who were new to internet banking said they would carry on using it.

Two banks, Alliance & Leicester and The Co-operative Bank, had online accounts which didn't come up to scratch. The people who tested their services couldn't do many of the transactions online and found it frustrating when they had to phone first to set things up. It was also hard to navigate these sites, so some people struggled to find out whether it was possible to do certain tasks online. Both banks told us they are upgrading their sites soon.

WHAT WORKS WELL

There were several online banking features that people in our trial particularly liked.

Control Being able to take control of their finances was something our triallists really liked about banking online. The best accounts let you set up and manage a range of payments, so it's up to you when and how you pay a bill, for example. And, as you set up all the instructions yourself, you don't have to rely on someone else understanding or not making a mistake.

Most of the banks we tested also confirmed instructions on screen the same day, so our triallists could quickly tell whether it had happened as they wanted.

View your transactions Internet banking gives you the ability to check your transactions without waiting for a statement or going to a branch or cash machine. All the banks let you view your transactions, which are often extremely up to date. Cash withdrawals, for example, usually appear on the same day. With most banks, you can look at past statements online, too (although how far back you can check varies from bank to bank – see the table, overleaf, for details).

▷

BEST BUY

Whoever you bank with, you'll probably find it worthwhile moving to online banking if you haven't already done so. But some internet banks offer more than others. We've picked Best Buys which allow you to set up, amend and cancel standing orders, cancel direct debits, set up and make bill payments and make one-off transfers not only to accounts at the same bank but also to accounts elsewhere. Our Best Buys also got high ratings in our trial: at least three quarters of the people in our trial said they'd recommend the service to a friend.

All the Best Buys offer good value for at least one of three types of customer: people who are always in credit, people with a small overdraft, and people with a larger overdraft. If you always run your account in credit, **Cahoot**, **Intelligent Finance** and **Smile** all pay good interest rates. They're also all good value if you tend to run your account in the red by up to £500. If you only occasionally go overdrawn by a small amount, **Barclays**, **Halifax** and **NatWest** are also good accounts. However, Barclays and NatWest received poor customer satisfaction ratings for traditional current accounts in our October 2001 report, so there are better choices if you want to do some branch or phone banking.

First Direct, Nationwide and The Royal Bank of Scotland are good value and are rated highly by their customers, but just miss out on being Best Buys because their online facilities are more limited. And Citibank and Zurich Financial Services have all the online features but were too small or too new to feature in our trial.

BARCLAYS

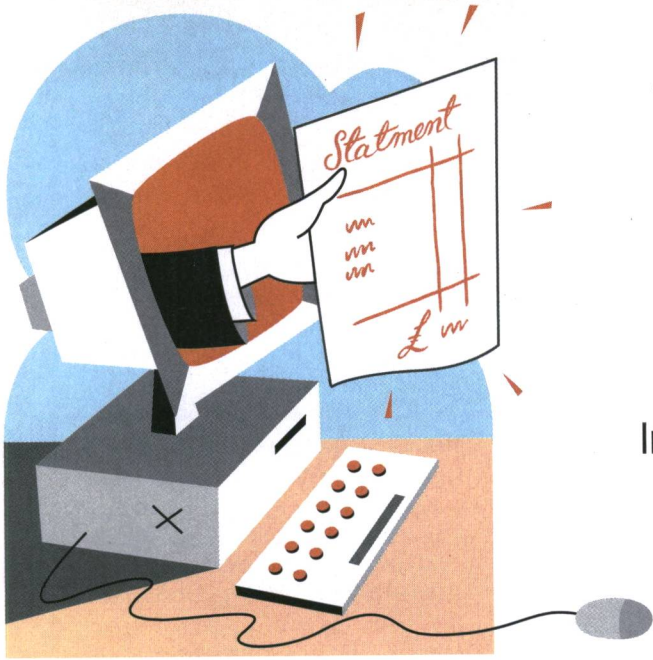
NatWest

.co.uk smile the internet bank

HALIFAX

INTELLIGENT FINANCE the new bank from the HALIFAX

cahoot



Internet current accounts

Payment history With a conventional current account, keeping track of regular payments can be tricky, especially if you've got several of them. Internet current accounts are changing all that, though. Most of them let you view in one place all of your standing orders or direct debits, including when they're next due to be paid.

It's easier to keep an eye on the rest of your finances, too, as most banks also let you look at other accounts you hold with them, all from one personal home page.

Security When it comes to banking online, security is something many people worry about. All the banks explain the steps they take to keep your money safe, although where you'll find this information depends on the bank. It's most obvious when there's a statement on the home page – Halifax, HSBC and The Royal Bank of Scotland all do this – or a link to a page dealing specifically with security, as at Barclays, First Direct, Intelligent Finance, Lloyds TSB and Smile. Our triallists found it pretty easily at most banks, and were generally confident about the security measures being taken.

With all the accounts, you also need to remember personal security information when you log on. Some sites also take additional measures, which our triallists liked. Cahoot, for example, asks you to reconfirm your password when you set up payments such as standing orders.

BAD FEATURES

Despite the generally positive experience that people had of internet banking, there were some criticisms.

Things you can't do One of the most frustrating things about internet banking can be when you find there are tasks you can't do online (often for no apparent reason), and you have to ring the bank instead. For example, with HSBC, you can only amend

	Online balance & statements			Online facilities							
	Real-time balance	Cleared balance	Statement history	Set up standing orders	Amend standing orders	Cancel standing orders	View standing order details	Cancel direct debits	View direct debits	Set up bill payments	Pay bills
Best Buys											
Barclays	✓	✓	6 weeks	✓	✓	✓	✓	✓	✓	✓	✓
Barclays Platinum Banking[1]	✓	✓	6 weeks	✓	✓	✓	✓	✓	✓	✓	✓
Cahoot Interest Only[2]	✓	✓	13 months	✓	✓	✓	✓	✓	✓	✓	✓
Halifax (pay in less than £1,000 a month)	✓	✓	60 transactions	✓	✓	✓	✓	✓	✓	✓	✓
Halifax (pay in more than £1,000 a month)	✓	✓	60 transactions	✓	✓	✓	✓	✓	✓	✓	✓
Intelligent Finance Current	✓	✓	60 transactions	✓	✓	✓	✓	✓	✓	✓	✓
NatWest Current Plus		✓	6 months	✓	✓	✓	✓	✓	✓	✓	✓
Smile Current	✓		1 year	✓	✓	✓	✓	✓	✓	✓	✓
Other accounts											
Abbey National	✓	✓	40 transactions	✓	✓	✓	✓	✓	✓	✓	✓
Abbey National Preferred Credit Interest[12]	✓	✓	40 transactions	✓	✓	✓	✓	✓	✓	✓	✓
Alliance & Leicester Alliance	✓	✓	228 days							✓	✓
Alliance & Leicester Premier[5]	✓	✓	228 days							✓	✓
Bank of Ireland Freeway	✓	✓	1 year				✓				✓
Bank of Scotland Current (pay in more than £1,000 a month)		✓	45 days			✓	✓		✓	✓	✓
Bank of Scotland Current (pay in less than £1,000 a month)		✓	45 days			✓	✓		✓	✓	✓
Citibank International Sterling Current	✓	✓	90 transactions	✓	✓[6]	✓	✓	✓	✓	✓	✓
Clydesdale Bank Current	✓		90 days	✓	✓[7]		✓			✓	✓
Clydesdale Bank Current Extra	✓		90 days	✓	✓[7]	✓				✓	✓
The Co-operative Bank Current	✓	✓	6 statements		✓	✓	✓	✓	✓		✓
First Direct	✓	✓	90 days	✓			✓		✓	✓	✓
First Direct Cheque	✓	✓	90 days	✓			✓		✓	✓	✓
First Trust Current[10]	✓	✓	80 transactions								✓[8]
HSBC	✓		90 transactions	✓	see[11]	✓	✓	✓	✓	✓	✓
HSBC Premier[4]	✓		90 transactions	✓	see[11]	✓	✓	✓	✓	✓	✓
Lloyds TSB Classic[13]		✓	see[14]		✓[6]	✓	✓		✓	✓	✓
Nationwide BS FlexAccount	✓	✓	13 months	✓	✓	✓	✓		✓	✓	✓
Norwich & Peterborough BS Gold	✓	✓	6 months	✓	✓[9]	✓	✓	✓	✓	✓	✓
The Royal Bank of Scotland IPCA	✓	✓	6 months	✓		✓	✓	✓	✓	✓	✓
Ulster Bank Current[10]	✓	✓	4 months				✓				✓
Ulster Bank Current Plus[10]	✓	✓	4 months				✓				✓
Woolwich Open Plan Current	✓	✓	1 year	✓	✓[11]	✓	✓	✓	✓	✓	✓
Yorkshire Bank Current[7]	✓		90 days	✓	✓	✓	✓			✓	✓
Zurich Financial Services		✓	2 years	✓	✓	✓	✓	✓	✓	✓	✓

1 Available to existing Barclays customers only
2 Cahoot offers three account options: interest only, interest plus fee, and fee only. Cahoot's authorised overdraft rate depends on your credit rating. The figures we've used are for a low-risk customer, using their most typical rate for authorised overdrafts. However, for smaller overdrafts, the interest-only option is best value; for the larger overdraft, the interest-only or interest-plus-fee options are best value. The fee-only and interest-plus-fee options may be better value for heavy borrowers
3 The AER if you don't have a chequebook is 4.1 per cent
4 You need savings of at least £30,000, a mortgage of at least £100,000 or an annual income of at least £75,000 paid into an HSBC account for this account
5 You need to pay at least £1,000 a month into the account and have a household income of at least £20,000 for this account
6 You can amend the date, amount and frequency but not the recipient of a standing order
7 You can amend and cancel only those standing orders that have been set up online
8 Only for companies from a set list

				Ratings				Interest paid		Overdrafts	
Transfer to own accounts in same institution	Transfer to other people's accounts in same institution	Transfer to another institution	Online access hours	Navigation	Ease of use	Recommend to a friend	Members' satisfaction	AER on £1 (%)	AER on £1,000 (%)	Cost for small overdraft (£)	Cost for large overdraft (£)
✓	✓	✓	24 hours	☆	☆	✓	●	0.10	0.10	1	34
✓	✓	✓	24 hours	☆	☆	✓	●	0.10	0.10	0	13
✓	✓	✓	24 hours	☆	☆	✓		4.00[3]	4.00[3]	0	9
✓	✓	✓	24 hours	☆	☆	✓	○	0.25	2.02	0	100
✓	✓	✓	24 hours	☆	☆	✓	○	2.02	2.02	0	20
✓	✓	✓	24 hours	○	☆	✓		3.20	3.20	1	20
✓	✓	✓	24 hours	☆	★	✓	●	0.10	0.10	1	38
✓	✓	✓	24 hours	☆	☆	✓	★	3.04	3.04	1	23
✓			24 hours	☆	☆	✓	○	0.10	0.10	1	19
✓			24 hours	☆	☆	✓	○	3.04	3.04	1	32
✓	✓	✓	24 hours	○	○		★	0.25	0.25	1	26
✓	✓	✓	24 hours	○	○		★	3.14	3.14	1	22
✓			24 hours					0	0	25	105
✓			24 hours				○	2.00	2.00	0	20
✓			24 hours				○	0.25	2.00	0	40
✓	✓	✓	24 hours					0.10	0.10	0	0
✓	✓	✓	24 hours				○	0	0	87	212
✓	✓	✓	24 hours				○	0.10	0.10	12	190
			24 hours	○	○		★	0	0	48	152
✓	✓	✓	24 hours	☆	☆	✓	★	2.00	2.00	1	28
✓	✓	✓	24 hours	☆	☆	✓	★	0.10	0.10	1	49
			7am-3am					0	0	168	190
✓	✓	✓	24 hours	☆	☆	✓	☆	0.10	0.10	1	39
✓	✓	✓	24 hours	☆	☆	✓	☆	0.10	0.10	1	28
✓			4am-m'nght	☆	☆	✓	●	0.10	0.10	1	37
✓	✓		24 hours	☆	☆	✓	★	0.50	0.50	1	22
✓			24 hours					0.25	0.35	25	111
✓	✓	✓	2.40am-2am	☆	☆	✓	☆	0.10	0.10	0	38
✓	✓	✓	24 hours					0	0	169	192
✓	✓	✓	24 hours					0.10	0.10	57	147
✓	✓		24 hours					0.25	0.25	0	42
✓	✓	✓	24 hours				○	0.10	0.10	1	40
✓	✓	✓	24 hours					3.50	3.50	1	20

9 You can amend the amount and frequency but not the date or recipient of a standing order
10 Available in Northern Ireland only
11 You can amend only the amount and frequency
12 Available only to customers who pay in more than £1,000 a month
13 As we went to press, Lloyds TSB told us it was upgrading its internet banking service
14 Only the transactions you've made since your last paper statement
Information correct at 8 April 2002

RATING CURRENT ACCOUNTS

However easy to use or efficient a bank's online system is, a bank account isn't worth having if it's going to cost you a fortune in interest should you go into the red – or pay you a pittance if you're in credit. So as well as looking at the online features, and picking out those banks and building societies with comprehensive online facilities, we've looked at other aspects of a current account. Our Best Buy internet accounts have no monthly fees or transaction charges when you're in credit.

We've analysed the costs of running a current account for three different situations: if you are in credit; if you go overdrawn by £100 for one week every three months, and if you go overdrawn by £500 for two weeks a month. Our Best Buys pay a decent rate of interest if you are in credit, or don't cost you too much if you go overdrawn. The table, left, has figures for each account we looked at.

Usually, our Best Buy current accounts also have to be rated at least average or better for overall satisfaction in our member survey. We haven't used this criterion here because we've concentrated on how easy the accounts are to use online. And some of our Best Buy internet accounts, like Barclays and NatWest, did poorly for overall satisfaction. You should take this rating into account if you're thinking of changing banks but you still think you'll be making use of branch or phone services.

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

NOTES

All the current accounts include a chequebook, access to a nationwide branch or cash machine network, standing orders, debit card, direct debits and an overdraft facility. Best Buys, either for accounts in credit or if you go overdrawn (or both), are highlighted in **red**. All the Best Buys, as well as being good value, have to offer the full list of online facilities (see the Best Buy Guide, p33, for details).

Online balance & statements

We show whether you get a **real-time balance** (one that is up to the minute) when you log in. We also show which banks indicate how much of your **balance is cleared** or not (to show you which deposits have been made to your account, and which have been cleared for withdrawal). All the banks let you view statements online, but **statement history** tells you how far back they can go.

Online facilities

We show the range of useful facilities and functions that online banks offer. Those with a ✓ let you perform the task wholly online, without having to phone or e-mail first to set it up.

Ratings

We show the ratings our triallists gave the online accounts and services they used. **Navigation** is how easy they thought the site was to find their way around. **Ease of use** is how easy they thought internet banking was, based on the features we asked them to test. Accounts get a ✓ for **recommend to a friend** if at least three quarters of people in our trial said they would probably or definitely recommend the online service to a friend.

The **members' satisfaction** rating is not from this trial but from our last survey of members. It covers how banks handled all aspects of accounts, not online features (see 'Checking out current accounts', *Which?*, October 2001, p43). Not all the banks we tested for this report featured in that survey, so we don't have ratings for them.

Interest paid

We show the **annual equivalent rate (AER)** of interest you earn on a balance of £1 and on a balance of £1,000.

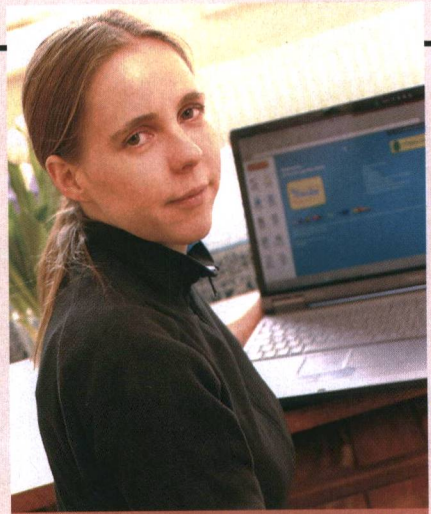
Overdrafts

We show the annual **cost for a small overdraft** and **cost for a large overdraft**. See 'Rating current accounts', above, for details.

LET-DOWN AT THE CO-OP

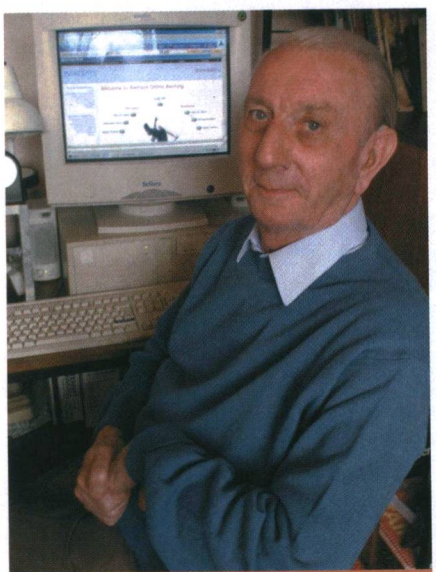
I've used online banking before and I like it because it's so convenient, but this was the first time I'd tried it out with the Co-op. I'd like to use my Co-op account more, because it's more ethical than my other bank, so I was keen to give it a go.

I have to say it was quite a disappointment. It was harder to use than the other account I've tried and there's just so much you can't do, even though it looks like you should be able to. I found trying to amend standing orders particularly hard – you should be able to do it online, but I just couldn't work out how. If I'm going to bother logging into my account, there's lots of things I want to be able to do, like setting up standing orders, but for almost everything I wanted to do, I had to ring up. All I could do was view my statements, and even then, there's more information I'd like to be able to see. All in all, this was a bit of a let down.



Marietta Derlanger: 'There's so much you can't do'

BARCLAYS FITS THE BILL



Alan Thompson: 'I was surprised how easy it was'

I've used internet banking before, but never really explored what you can and can't do, so I was pleasantly surprised to discover how easy it was. I'm very deaf, and the more I can do without having to make a phone call the better, so this online system is quite a boon. Barclays' site was great. I could do everything without telephoning first, unlike some other sites I've used. I found the site really easy to get around, and the range of functions available was a revelation. Once you know the drill, it's extremely easy to do anything with a standing order or a direct debit within minutes.

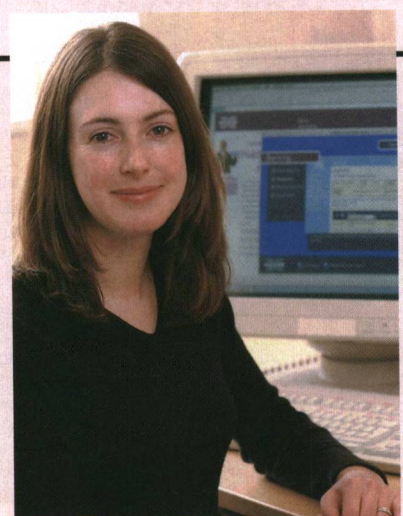
Not only was it easy to use, but I even saved myself some money. I was able to review all my standing orders and direct debits in one place. I cancelled a number that I didn't know I had, saving me about £60 a year!

I was very impressed with internet banking and will carry on using it. The really nice thing is that, with Barclays, it's not all or nothing. We still also have all the old facilities like a friendly local branch and monthly statements – all of which my wife prefers using.

HALIFAX FINDS A FAN

I'd never used the internet for my current account before, so I was interested to see how I got on. Usually I go to my nearest Halifax branch if I need to pay a bill or set up a standing order, which is OK, but it can be hard to find the time at lunchtimes or at the weekend. I thought the internet might be a good addition, to use when I haven't got time to go to the branch. Now I've given it a go, though, I think it's excellent and I'm a complete convert.

It's much simpler than I thought it would be, and it's so much easier to carry out tasks online than it is to wait for a branch to open. The site's well laid out and it was easy to find my way around. I can do it all from home, which is really handy, and I like getting told straightaway that everything's all right when I've set something up. I particularly like being able to pay bills online, as it's much quicker and easier than having to remember to post a cheque. Now I've started using online banking, I'm certainly going to carry on.



Jane Fanning: 'Much simpler than I thought'

the amount of a standing order or how often it is paid, but not the payment date. To do that, you have to call the bank or go into a branch.

Of the banks we looked at, Alliance & Leicester and the The Co-operative Bank offered the fewest features. See the 'Internet current accounts' table, p34, for which banks offer what.

Delays Speed is of the essence when it comes to internet banking. If you need to pay your credit card bill, you want to be able to log in and do it while you're thinking about it. So it was a definite drawback when some of our triallists (including those with Abbey National, Nationwide and NatWest accounts) had to wait for up to a day between setting up a payment instruction and going back and actually paying the bill. First Direct and NatWest both took several days to set up standing orders. This was more than just inconvenient – people said they weren't told how long it would take to set up the standing orders, and some payments weren't made when they should have been.

Confusing instructions When you're trying to set up payments online, it's important that the instructions are clear so you can complete the task in one go. Our triallists found it very confusing when they were asked for information they didn't have to hand (reference numbers, for example), or when it wasn't clear exactly what was needed. At Smile, for example, two people were confused when they wanted to change the date of a standing order, because they had to amend the box marked 'date of first payment', even though the first payment had already been made.

Changing personal details Strangely, though you can usually make a wide range of transactions online, a lot of banks won't let you do some of the more straightforward things like changing personal details or ordering a chequebook online. Even the internet banks we tested make you write or phone if you change your home address.

PHOTOGRAPHY NORTH NEWS AND PICTURES, JOHN TRENHOLM ILLUSTRATION DAVID HITCH

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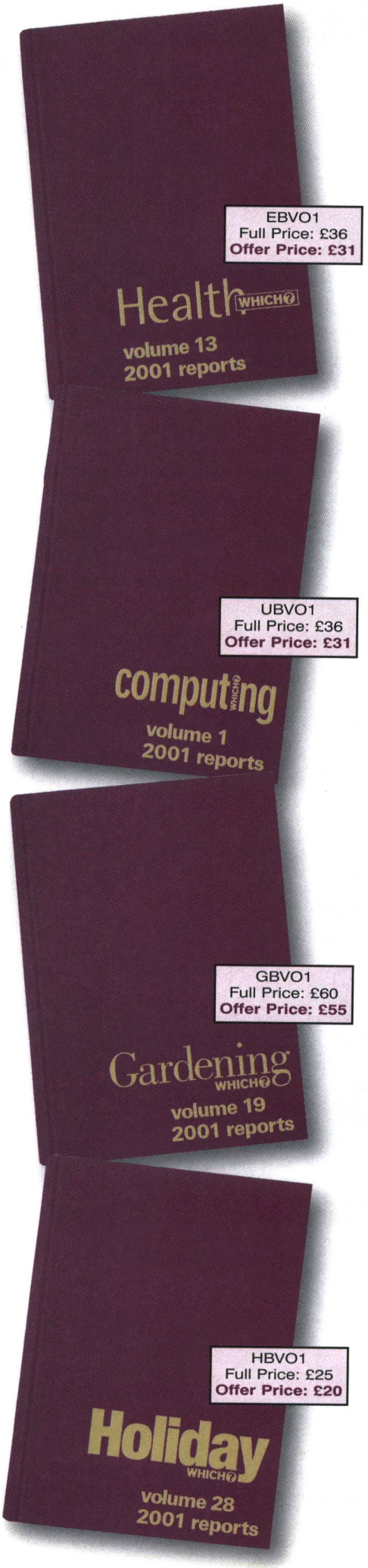

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BV2

YOUR CARS, YOUR VIEWS

From the chic new Mini to the practical Toyota Avensis Verso, owners give their verdicts on some of the latest models

The best people to ask about a new car are those who live with them every day. You can learn only a limited amount in a test drive, especially with a salesperson breathing down your neck. But to get a real feeling for a car and unearth the subtleties and niggles, you've got to get several hundred miles under your belt.

We interviewed a group of *Which?* readers, who have been driving their new cars for at least three months, to find out what they really think of their cars – the good features as well as the bad. Here's what they told us.

MORE OWNERS' OPINIONS WANTED

We're looking for views on the following cars: **Daihatsu YRV**, **Fiat Stilo**, new **Ford Fiesta** (from April 2002), **Kia Sedona**, **Hyundai Matrix**, new **Nissan Primera** (from January 2002), **Suzuki Liana**, new **Toyota Camry** (from November 2001), new **Toyota Corolla** (from January 2002), new **VW Polo** (from February 2002). Please write to Dept AS at our Hertford address (see p58) or e-mail whichcar@which.net with your name, address, phone number, the exact model of your car and when you took delivery of it.

BMW 3-SERIES COMPACT

FACTS AT A GLANCE

On the road price	£16,265 to £22,640
Size (l x w)	4.26m x 1.94m (inc. mirrors)
Engine sizes	1.8, 2.0, 2.5 petrol, 2.0 diesel
Fuel consumption	1.8: 40.9mpg; 2.0: 39.2mpg; 2.5: 31.7mpg; 2.0d: 51.4mpg
CO_2 emissions	148g/km to 215g/km
Brand reliability	Average
Secondary safety	Fair[1]
Security (theft from car)	7/10[1]

1 Details for 3-series saloon model

Simply the desire to own a BMW was the main reason why half the owners we interviewed went for the new Compact. It is seen as an upmarket, refined small hatchback which will hold its value well.

Space was also important, and they were happy with what they'd found, though some feel that it is a bit cramped in the back, and wouldn't suit a family. 'Obviously not for a family of four … I wouldn't buy the car then,' said one, 'but plenty of room for two.'

QUALITY FROM WITHIN

The level of quality inside the car impressed most. 'It exceeded my expectations,' said one, 'they seem to have spent a lot of effort on the interior.' Getting into the back is seen as a bit tricky by some, and getting out of the front seats is awkward for two owners. 'It takes a conscious effort to get out,' said one owner.

But it's the driveability of the car which impresses owners most. They find it responsive with excellent handling, firm but comfortable suspension and excellent brakes. All agree that this makes the Compact both fun and easy to drive.

Opinions of the car's aesthetics are divided: seven owners like the styling, but three aren't so keen, mostly because of the car's rear end.

'THE FEATURES OF A BIG CAR IN A SMALLER CAR. I WAS VERY IMPRESSED BY THE LEVEL OF LUXURY' Mike Turner

TAIL-END VIEWS

Overall, owners are happy with the visibility around the car, though there are a few grumbles about the rearward view and the small back window. Other niggles were generally minor, though one owner had experienced serious engine management system problems that have now been fixed. Generally the overall impression of the car is very positive. When asked if they'd recommend the car to a friend all said that they would. 'Yes, with no hesitation,' said one, 'it's exactly what we expected and it's worked extremely well.' And nine of our ten owners said they would buy the car again, although one said he would buy a diesel-engined model.

PHOTOGRAPHY JOHN TRENHOLM, TERRY MEALEY

MINI

Many owners made it clear that they chose the new Mini for its style, its fun-factor and because it's 'not run of the mill – it's something with a bit of character'. This, coupled with the backing of the BMW name, with its perceived high build quality and low depreciation, were the main reasons for choosing the Mini over other small cars.

For most owners, it was love at first sight. 'It made me feel young again,' admitted one owner.

Most owners agree that there's not much room for back seat passengers or luggage. 'Not much space, but I didn't expect it to have,' says one owner.

The finish inside and out pleased almost all drivers, though a common complaint concerned the oval rear-view mirror. 'It's rubbish. It restricts your view of the rear window,' said one owner.

FUN, FUN, FUN

Five owners had the Mini One model and five had the more powerful Cooper. An even more powerful Cooper S model is launched this month. Whichever model they own, most drivers are enthusiastic about the handling and performance. All find it easy and fun to drive, with comments such as 'corners like you're on rails', 'nippy' and 'very responsive'.

'HANDLING IS JUST BRILLIANT – YOU FEEL REALLY SAFE GOING ROUND CORNERS'
John Kane

Most find the suspension firm but are split on whether this is a good or a bad thing. All agree that the brakes are excellent – 'the best I've ever come across,' says one owner.

Some commented that they are pleasantly surprised to find the car at home on motorways. And nearly all are happy with the fuel consumption.

BACK PAIN

None of our owners reported any front head- or legroom problems. However, many found getting in or out of the back a pain, hindered by a fiddly seat release mechanism. One owner was particularly scathing: 'If I don't operate it for people they totally screw it up – people are literally getting stuck in the back.'

NIGGLES NOTWITHSTANDING

Half our owners had experienced some minor problems: faulty petrol gauges, a sticking throttle, leaking sunroof, leaking battery and broken interior lights among others. But all would buy the Mini again and recommend it to a friend. One owner even described it as 'the best car I've ever had'.

FACTS AT A GLANCE

On the road price	£10,300 to £11,600
Size (l x w)	3.63m x 1.93m (inc. mirrors)
Engine size	1.6 petrol
Fuel consumption	Mini One: 43.5mpg; Cooper: 42.2mpg
CO_2 emissions	158g/km to 163g/km
Brand reliability	Too new to tell
Secondary safety	Fair
Security (theft from car)	5/10

CITROËN C5

The C5 comes in saloon or estate bodystyles, and with a range of petrol and diesel engines allowing owners to 'mix and match' and add a wide range of features.

Our owners liked this and are also impressed with the level of equipment, even on the base models. Some of the whizzy technology available includes speed-sensitive wipers and windows that close themselves when it rains. Higher-specification models also have automatic headlights that come on when it's dark, and automatic retracting door mirrors.

Engines range from a 1.8-litre to a 3.0-litre V6 petrol, plus two diesel options. Whichever one they have, most owners are happy with the performance and acceleration. Nearly all think the ride, handling and brakes are very good and they all find it an easy and comfortable car to drive. 'A lazy man's car – very easy to drive,' said one owner.

Most owners are happy with the look of the car, although a couple had initial reservations, one owner going as far as thinking it's 'slightly ugly'.

Brian Walker and his C5 2.0i 16v SX

FACTS AT A GLANCE

On the road price	£14,595 to £23,815
Size (l x w)	4.62m x 2.10m (inc. mirrors)
Engine sizes	1.8, 2.0, 3.0 petrol, 2.0, 2.2 diesel
Fuel consumption	1.8: 36.7mpg; 2.0: 34.0mpg; 3.0: 27.7mpg; 2.0d: 50.4mpg; 2.2d: 44.1mpg
CO_2 emissions	147g/km to 241g/km
Brand reliability	Poor
Secondary safety	Fair
Security (theft from car)	3/10

AN INSIDE VIEW

Almost all owners are happy with the interior design and finish, and all are happy with the space. Most of our C5 owners are at least six foot and they're all pleased with the headroom. However, three owners find it difficult to park, mainly due to the sloping front and rear ends. One owner said he was glad he had the help of the optional rear parking sensors.

Other gripes included the lack of a rear windscreen wiper, and two owners mentioned that when opening the boot in wet weather, water pours over the luggage.

MOSTLY SATISFIED

Five of our owners experienced niggles with their car, including problems with a gear lever, cooling fan and radio among them. And a couple were frustrated with the dealer's service. But all would recommend the C5 to a friend and all would buy the C5 again, although one owner wishes he'd gone for a 3.0-litre V6 rather than the 2.0-litre engine.

HYUNDAI ACCENT

'Value for money' is a phrase that crops up frequently when talking to owners about their Accent, and this was the main purchase criteria for half of our owners. Five had also owned one before and wanted to stick with the model.

LUMPS AND BUMPS

Six owners like the look of the car, but four have reservations. 'It's got lumps on it,' said one. Owners generally find the Accent suitable for all types of journey and many see reliability as one of its main strengths, while others comment on its low running costs.

Owners have few gripes, but three mention difficulty when selecting gears. 'You have to treat it with respect so as not to crash the gears,' said one.

The performance is deemed reasonable, given the size of the engine and the price of the car. They are also generally impressed with the handling, suspension and 'excellent' brakes.

Owners are generally happy with visibility. And they are mostly satisfied with the noise levels, although four owners expressed reservations about the noise at higher speeds.

Getting in or out presents no problem and, once inside, again owners are generally happy with what they've got for their money, though several think that the dashboard is 'plasticky'. Most find the interior space and boot space ample and are happy with the standard twin air bags that help them feel very safe while driving.

Half of the owners we spoke to have air conditioning in their cars, and all of them say it is effective and easy to use.

GOING CHEAP

Running costs for the Accent are universally perceived as cheap and, apart from the gearbox problems noted by a few, faults are so far uncommon.

All the owners we interviewed conclude that the car represents good value for money, and all would recommend it to a friend. However, only eight would definitely buy the car again, although the other two wouldn't rule it out completely.

FACTS AT A GLANCE

On the road price	£7,195 to £9,995
Size (l x w)	4.20m x 1.67m (inc. mirrors)
Engine sizes	1.3, 1.5 petrol
Fuel consumption	1.3: 44.1mpg; 1.5: 41.5mpg
CO_2 emissions	154g/km to 188g/km
Brand reliability	Good
Secondary safety	Fair
Security (theft from car)	2/10

'PLENTY OF LEGROOM, AND THE BOOT IS VERY SPACIOUS'
Samantha Purton

PEUGEOT 307

Space was an important consideration when choosing this car, according to half of our owners. All ten mentioned how happy they are with the seating and boot space. Almost all approve of its styling, though one describes it as 'ugly in a rather nice way'.

PERFECT BRAKES

Most owners agree that the 307 is suited to all types of journey and find its performance and acceleration adequate for their needs, whichever engine they'd chosen for their car.

Likewise, they all praise its handling. 'It's very good – cornering is no problem. It's a very stable car,' says one. Most owners are very happy with the ride, although two find it a bit firm. They're all particularly complimentary about the brakes, which come with ABS, EBA (emergency brake assist) and EBFD (electronic brake force distribution) as standard.

'Absolutely perfect braking under all sorts of weather conditions,' enthused one owner. In summary, all owners agreed that it was a fun and easy-to-drive car.

SEEING THE WAY

Most people had no visibility problems, although three find the rear view is obstructed by a pillar when reversing. The wipers have an unusual sweep pattern, which unsettled some people to begin with, but almost all now see them as a positive feature.

Most are happy with the seat comfort, leg- and headroom, and find it easy to get in and out. They also praise the interior design and finish.

All models come with six air bags, and this contributes to all owners being happy with the safety features on the car.

Everybody agrees that the 307 is good value for money and are happy with the fuel consumption figures they've been getting.

Faults and niggles have afflicted six owners, but these were all minor. They hadn't put owners off, because all agreed they'd recommend the car to a friend and all would buy the car again.

FACTS AT A GLANCE

On the road price	£10,860 to £16,660
Size (l x w)	4.20m x 1.99m (inc. mirrors)
Engine sizes	1.4, 1.6, 2.0 petrol, 1.4, 2.0 diesel
Fuel consumption	1.4: 42.2mpg; 1.6: 39.2mpg; 2.0: 35.8mpg; 1.4d: 63mpg; 2.0d: 54.3mpg
CO_2 emissions	138g/km to 188g/km
Brand reliability	Poor
Safety	Fair
Security (theft from car)	4/10

'THE STEERING IS REMARKABLY GOOD, REMARKABLY LIGHT'
Len Porter

PHOTOGRAPHY JOHN TRENHOLM, MICHAEL SULLIVAN, METRO PHOTOGRAPHIC, STEPHEN GIBSON

SUBARU IMPREZA

High performance was the prime motivation for most owners when choosing the Impreza, and they have not been disappointed. Impressive speed, acceleration and handling, coupled with 'impeccable' four-wheel-drive roadholding and 'magnificent' brakes contribute to an exhilarating driving experience. 'How big a grin do you want me to show?,' said one owner when asked if the Impreza was fun to drive. 'It gets 11 out of 10.'

Other owners agree. All said that it excels at cross-country driving but is 'a good all-rounder' for all types of road. In general, owners are happy with the noise, though many actually want greater engine noise to sound 'more sporty'.

YOU GET WHAT YOU PAY FOR

The Impreza comes as either a saloon or 'sports wagon'. All owners like the external styling, though two dislike the 'bug-eyed' headlights. Inside, the general consensus is that they'd got what they paid for, a 'good quality' interior, 'not BMW levels, but we're not talking BMW prices'.

All owners are full of praise for the seats, but their low-slung position means that a few have problems getting in and out. All agree that there is ample space in the front and are impressed by the boot space. 'It's the size of a small cabin,' said one owner.

PORSCHE PERFORMANCE

Nine of the ten owners have the top-of-the-range WRX turbo version but all are happy with the specification and trim, and all said they feel safe when driving.

'EXHILARATING AND EYE-CATCHING' Michael Watkins

All feel that the Impreza represents good value for money – 'Porsche performance at Mondeo prices' and 'a heck of a lot of car' for your money were two comments. Fuel consumption was cited as a concern by a few. 'It's not great,' said one owner, 'but you have to accept that when buying a performance car.'

Four owners have experienced some niggles but almost all are happy with the way Subaru had responded and fixed them. All our owners would buy the car again and recommend it to a friend: 'I don't think I could be more happy, really,' said one delighted owner.

FACTS AT A GLANCE

On the road price	£13,950 to £25,995
Size (l x w)	4.41m x 2.08m (inc. mirrors)
Engine sizes	1.6, 2.0 petrol
Fuel consumption	1.6: 31.7mpg; 2.0: 29.4mpg; 2.0 turbo: 27.7mpg
CO_2 emissions	210g/km to 290g/km
Brand reliability	Good
Secondary safety	Fair
Security (theft from car)	3/10

TOYOTA AVENSIS VERSO

The Avensis Verso is an MPV so, unsurprisingly, space, seating capacity and luggage room were the main reasons why owners had chosen this model. Most like the look of the car, though some feel it is somewhat 'uninspiring'. 'Spacious', 'versatile' and 'solid' were words they used to describe their initial impressions.

Versatility and space are factors often referred to. 'We can pack everything in – the bikes and the dog in the back,' said one. 'You can move all the seats around, or take them all out – there's so much space.'

WONDERFUL CORNERING

On the road, all owners are impressed with performance, handling, ride comfort and brakes and they find it easy to drive.

'Acceleration is very good even when fully loaded,' said one owner. Cornering was described as 'wonderful', and 'very smooth suspension' and 'sharp brakes' contribute to an 'enjoyable' drive.

Rearward visibility is an area of weakness that was mentioned by many owners. The rear headrests and pillar get in the way and the sweep of the rear wiper is limited, making matters worse when it's raining. The passenger-side windscreen wiper also comes in for criticism for wiping too small an area.

Getting in and out of the Verso is not a problem, however, all owners finding it easy. All think the heating and ventilation, with separate controls for front and rear, are good. 'Very useful and it works brilliantly,' said one.

Duncan Lyne with his Avensis Verso 2.0D GLS

LOTS OF NIGGLES

All of the owners we interviewed see the Avensis Verso as good value for money. For the type of car it is, they think the fuel consumption is pretty good, too.

But, surprisingly for a Toyota, nine of the ten owners had had a niggly problem with their new cars. An over-sensitive alarm, a seat locking fault and various squeaks and rattles were among these. However, everyone was happy with the way their dealer had sorted the problems out.

All ten would buy the car again (one owner is already planning to do so in a few years' time) and all would recommend it to a friend. One owner sums it up: 'If you want top-notch acceleration or head-turning looks, then it's not the one. But for reliability, economical use and versatility, then you probably need look no further.'

FACTS AT A GLANCE

On the road price	£17,795 to £20,795
Size (l x w)	4.65m x 1.76m (inc. mirrors)
Engine sizes	2.0 petrol, 2.0 diesel
Fuel consumption	2.0: 32.8mpg; 2.0d: 43.5mpg
CO_2 emissions	173g/km to 202g/km
Brand reliability	Very good
Secondary safety	Good
Security (theft from car)	3/10

BUYING TO LET?
DO YOUR HOMEWORK FIRST

As the housing market continues to boom, so does the popularity of property as an investment. But if you're buying to let, it pays to do your sums beforehand

Buying residential property to let has become an increasingly popular investment choice. This is hardly surprising, given the recent upward surge in the property market. The Nationwide Building Society average house price index rose by 14 per cent between March 2001 and 2002. Compare this with the 11 per cent fall in the FTSE 100 index over the same period, and it's not hard to see the attraction of this type of investment.

WHY BUY TO LET?

Two features make property a particularly attractive investment. First, buying to let allows you to borrow the lion's share of the property value. But you then keep the growth in the value of the whole property – not just your deposit. This process is known as 'gearing' and is the key to the attractiveness of buying to let.

For example, if you had £20,000 to invest, you could use this as a deposit on a house. If you borrowed 80 per cent of the property's value, you could buy a £100,000 property. If you'd bought last March, your property would now be worth £114,000. Deducting transaction costs and capital gains tax, this leaves a profit of around £9,500. That's a 47 per cent annual return on your original £20,000 – way beyond what the same money would earn in a deposit account or equity investment.

The second attractive feature is the return from the rental income. The example we give doesn't take into account the cost of the loan. But the income from letting the property should cover the mortgage and other expenses. Any left over is income on top of your capital growth.

BE AWARE OF THE RISKS

However, before you head down to the estate agent, remember that property

'WE'D NEVER DO IT AGAIN'

Linda Smethurst and (inset) the buy-to-let house that became a nightmare

When the Smethursts' new baby meant a bigger family home, they decided to keep the old house on and let it out. However, the tenants paid no deposit or rent during their six-month stay. Linda and Iain struggled for a year paying two mortgages before they could finally offload the house and end their buy-to-let nightmare.

Before they became landlords, the Smethursts spoke to several letting agents, who were all confident they could let their house with ease. They arranged a buy-to-let mortgage through a financial adviser, and were surprised at how easy it was – they simply had to produce an estimate of rental income and the mortgage was approved.

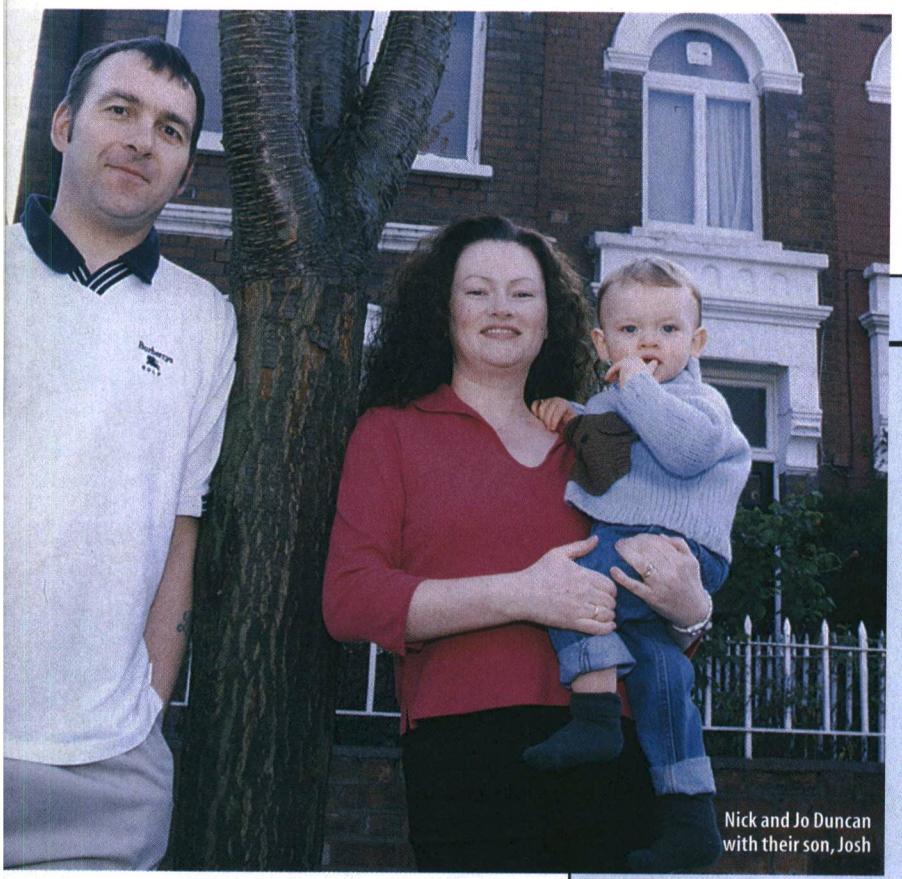
It was when they tried to find tenants that the trouble started. First, the agent had problems finding tenants, and the ones it did find were in the process of applying for housing benefit. Crucially, the agent didn't check whether they would be entitled to such benefit – and they weren't.

To compound the problem, the agent allowed the tenants to move in without paying a deposit, despite the fact they'd already failed a credit check. Needless to say, the tenants paid no rent during the six months they stayed in the house.

Once the tenants left, Linda and Iain decided to sell. Because they were desperate, they accepted a lower offer than they would have got a year earlier. Over the year they paid more than £4,000 in mortgage payments and £600 in agent's fees.

Despite this nightmare, Linda is philosophical: 'If we'd had a competent agent, things may have worked out better. Buy-to-let might still be a good idea, but we'd never do it again'. She also thinks the risks of such investments should be discussed more, as no one she spoke to pointed out any of the risks: 'Everyone was very positive,' she says.

PHOTOGRAPHY JOE SHEEHAN, PAUL FRANCIS PHOTOGRAPHY



Nick and Jo Duncan with their son, Josh

'IT'S A LONG-TERM INVESTMENT'

Nick Duncan entered the landlord business in 1995, and he and his wife, Jo, now own ten properties that they let out. They have seen impressive capital growth from the investment as well as steady rental income.

The Duncans first decided to become landlords to boost their retirement savings, and to provide for their children's school fees. In the first year they bought two properties, both valued at around £50,000. They spent about a month researching the rentability of the property before buying and feel this is the key to a successful investment. Says Nick: 'As long as you research your properties properly there should be no problem'.

In 1996 they bought another four properties and, since then, have added another four at the rate of one a year. Each property was funded through a buy-to-let mortgage. The Duncans have been borrowing to the maximum permitted levels – usually putting down a 15 per cent deposit on each house. As an investment, the Duncans' portfolio has performed exceptionally over the last seven years. In total they have invested £116,650 in deposits and have around £650,000 of outstanding mortgage debt. However, following the explosion in London property prices, their ten houses are now valued in the region of £1.5 million. After deducting the mortgage debt and capital gains tax, the Duncans could expect to pocket around £400,000 if they sold all their property today. They also receive steady rental income – enough to cover maintenance and mortgage costs, as well as a professional letting agent's fee. Despite his own success in the market, Nick isn't planning to buy any more property. He also thinks that the investment should be long term. 'This is not a get-rich-quick scheme,' he warns.

should be a long-term investment, and is by no means risk free. For this reason it is essential you seek professional advice before you take the plunge. An independent financial adviser can advise on whether the investment choice is right for you. Professional letting agents can give you advice on your local rental market.

To avoid getting your fingers burnt, be aware of the following points, all of which need to be considered.

Prices may fall The property market has seen massive growth recently – but, as the country learned in the late 80s, prices can go down as well as up. Because of the effects of gearing, if prices go down, your actual losses are magnified. In our earlier example, if the property value had fallen 10 per cent, to £90,000, you would have lost 50 per cent of your £20,000 deposit – not such a great investment. With this in mind you need to be prepared to sit out downturns in the market. As long as you can keep letting the property and cover your mortgage, this isn't a problem. But to protect yourself against market volatility, it is essential to adopt a long-term view.

Even if there isn't a crash in property prices, most experts predict that values won't keep increasing at the present rate. It is worth making cautious assumptions on long-term growth when deciding whether to invest – say 3 or 4 per cent per year.

Problems finding tenants Borrowing money to fund your investment brings other risks. Grateful tenants may not necessarily be available to snap up your property and provide a steady stream of rental income to pay your mortgage. It is absolutely vital that you thoroughly research the local rental market before you buy a property. Check what types of property are in demand and how strong this demand is. A market dominated by students will require a different type of property from one dominated by families, for example. You shouldn't buy a property because you like it. Think about how well it meets the needs of the local rental market. As Linda Smethurst (see 'We'd never do it again', opposite) found, if you can't find a tenant, owning a 'spare' property can quickly become a financial millstone around your neck.

To avoid problems you should keep an emergency fund to cover any months when the house isn't let – say three to six months rent. If you can't meet your mortgage payments, your property can be repossessed or you may be forced to sell. If this happens during a downturn in the market, you risk losing all or some of the money you've invested.

Interest rates may rise The Bank of England base rate is currently 4 per cent and hasn't been this low since 1963. This means that borrowing money to fund your investment is currently cheap, but it is almost inevitable that rates will go up at some point in the future. If this happens suddenly, you might have trouble immediately increasing the rent to cover your extra costs. The greater your borrowing, the more exposed you become to this risk.

Your money is tied up Property is not a liquid investment – in other words once invested, your money is not easily accessible. In addition, the high costs of ▷

selling a property (for example, stamp duty and estate agents' fees) mean it's not a great short-term investment. If you have a lump sum to invest, think carefully. If you might need your money in a hurry or in the next ten years, then property is probably not the best place to invest it.

Maintaining the property Remember to consider the needs of your tenants. As a landlord you will have a responsibility to make sure the property meets safety standards, and you will be liable for maintenance and any emergency repairs. Over time furniture wears out, paint peels, and roofs can leak. If you don't keep the property reasonably maintained, you will not only have trouble letting it, but the resale value will be affected, too.

Letting takes time and money A letting agent can look after the day-to-day running of your property and give advice on your responsibilities, but this costs money – typically between 10 to 15 per cent of rental income. Even with an agent, expect to spend some extra time and money during the life of the investment.

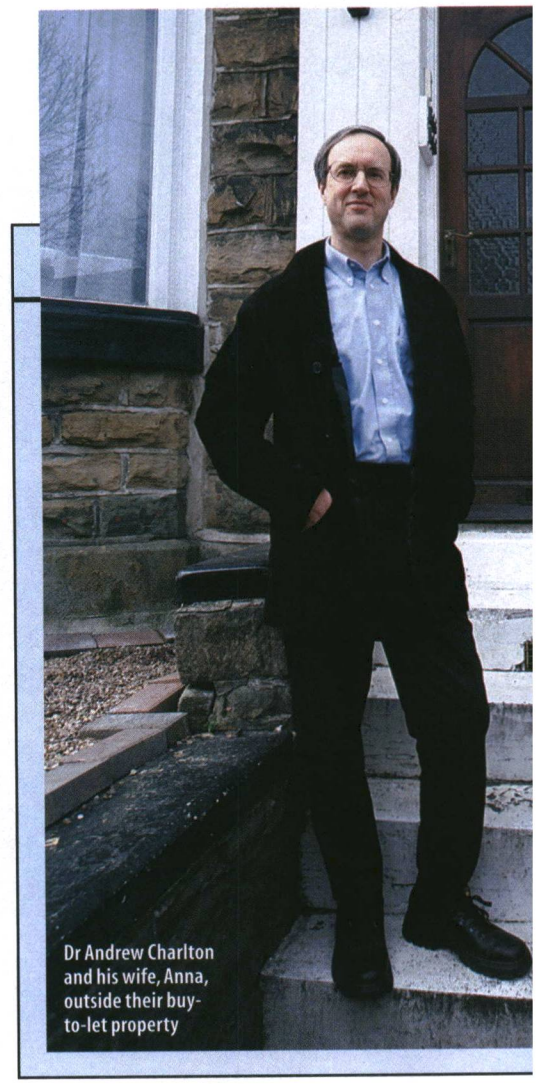
Remember that letting agents aren't regulated, so it is crucial that you find one who provides a decent service. See 'Letting agents' outrageous contracts', *Which?*, April 2001, p8, for more information on letting agents.

BUY-TO-LET MORTGAGES

Once you've decided to become a landlord, researched the local letting market and found the perfect property, you'll need to think about how to fund your purchase. One of the easiest ways to do this is to find a special buy-to-let mortgage.

These are mortgage products designed specially for property bought as an investment. They are similar to residential mortgages and most lenders now offer them. You can take one on a capital repayment or interest-only basis, and you can find fixed rate and discounted deals as well as standard variable rate products. There are some features that are different, although none of these seems to have much effect on the total cost of the mortgage – you are likely to find a good value product with any combination of the following criteria.

Borrowing limits Because tenants have less of a stake in the maintenance and upkeep of a property, which can affect resale values, buy-to-let lending is considered more of a risk to the lender. For this reason, lenders tend to set lower limits on the maximum amount they will lend you per property. For a residential mortgage, the maximum limit is normally 95 per cent of the value of the property (known as loan-to-value or LTV). For buy-to-let mortgages, however, lenders set a lower limit, usually between 75 and 85 per cent LTV. In practice, this means you need to find a larger deposit on a buy-to-let purchase than for residential property.



Dr Andrew Charlton and his wife, Anna, outside their buy-to-let property

Potential rental income When applying for a buy-to-let mortgage, you need to be clear how much rent you can expect to charge. Most buy-to-let lenders use the potential rental income to assess how much to lend, while others look at a combination of your salary and rental income. Most will expect the rent to be at least 130 per cent of the monthly mortgage payment – so if your mortgage payment is £100, you'll need to be able to charge at least £130 rent. It is, therefore, essential that you research the local rental market and make sure that your rental assumptions are realistic.

More than one property The final unique buy-to-let feature is the ability to borrow on a portfolio of property. Many people find that, once they've bought one buy-to-let property, they get a thirst for more. For this reason, many lenders agree a maximum total advance, for example £500,000 or £1 million, but will lend on any number of properties within this limit. For each

PHOTOGRAPHY MIKE FORD

INVESTING IN PROPERTY – *WHICH?* MEMBERS TELL IT LIKE IT IS

To get a flavour for how other people have fared with property investments, we asked *Which?* members who have already bought-to-let to tell us about their experiences.

In all, 38 readers told us about their total of 112 properties. In general they were happy with their investments – 25 were positive about investing in property, nine had mixed feelings, and only one person thought it a bad idea. Most were using letting agents, but the average time spent looking after the property was still 12 hours a month.

Most members we spoke to said they had seen strong capital growth in their property value – one reported that their property had doubled in value in six months. This is hardly surprising given the property market's performance over the last few years. There was more variation in rental income. After taking account of all expenses, readers were receiving, on average, around 2.5 per cent of their property value as yearly income. However, several properties were costing more to run than they were producing in rental income.

These figures are based on a very small group of people, so don't take them as a definitive guide. But they do show that property investments can produce good returns. If you do your homework carefully, and you've got the spare cash to fund a deposit, there is no reason why investing in property shouldn't be a viable investment choice.

'IT WAS FAR MORE WORK THAN WE'D IMAGINED'

Dr Andrew Charlton invested in property to provide accommodation for his son, Ben, a student at Sheffield University. To date, the value of the house has risen £25,000 and the rent has covered the payments on his mortgage. He is pleased with the investment but admits it's been hard work.

Andrew became a landlord in July 1999, paying £75,000 for a six-bedroomed house in need of renovation. Lacking spare cash for a deposit on a new mortgage, he instead took a £90,000 homeowner loan, secured against equity in his own home.

Ben and five friends wanted to move in the following September, so this left Andrew just two months to get the house ready. On the one hand, this minimised time spent with no rental income. On the other, it meant a busy summer. Andrew employed builders for some of the work but much of it, including all the internal decoration, he did himself. 'It was far more work than we had imagined and consumed almost all our free time for an entire summer,' he says.

Since his son and friends moved in, things have been fine. Last summer the roof was replaced, but the rental income has covered this cost. Andrew estimates he spends five hours a month on house matters. This year Ben has left university and Andrew has let the house to a group of strangers. He intends to keep the house on to provide extra income when he retires in ten years' time.

Andrew estimates the property is now worth £100,000, and he has repaid £5,000 of the £90,000 loan – leaving him with £15,000 equity in the house. He hasn't yet made a profit from rental income but has been breaking even and covering loan repayments. Additionally he has saved himself £4,000 by providing 'free' accommodation for his son. Asked whether he considers it a good investment he says: 'I don't know yet – we don't have a great pension so it may be a useful source of income in retirement. It all depends on whether it runs itself or becomes a hassle.'

property you will still need to put down a deposit and demonstrate that rental income will fulfil the lender's criteria. Other lenders do limit the number of properties in a portfolio, though. This can be anything between one and ten properties. These limits really matter only if you are interested in building a portfolio of buy-to-let properties.

FINDING THE RIGHT PRODUCT

We followed the buy-to-let market for three months over the New Year period and discovered that the best deals come and go with great speed. This volatility means that we haven't identified Best Buys – if we did, they would probably be out of date by the time you read this. However, you should consider the following issues when choosing your mortgage.

Interest rates The average standard variable rate for a buy-to-let mortgage in March was just over 6 per cent. This is just 0.4 per cent more than the average for residential mortgages. But, interestingly, the cheapest buy-to-let rate was 4.72 per cent, while the cheapest residential mortgage was 4.73 per cent. It was only the most expensive buy-to-let products that pushed the average up (nine had higher rates than the most expensive residential mortgage). The base rate in this period was 4 per cent. Assuming that lenders will change their rates in line with any changes to the base rate, you can use the March figures as a guide. If a buy-to-let mortgage is charging more than 2 per cent above the base rate, then it is uncompetitive and you should look for or switch to a better deal. If you find a product paying less than 1.25 per cent above base, then it's probably good value.

Fixed and discounted rates The standard variable rate isn't the only thing to consider. If you are taking a new mortgage you will probably be offered either a fixed rate or a discounted rate. These rates are often attractive, but be careful. In March the best fixed rate on offer was an incredible 1.99 per cent and the best discount rate was 3.9 per cent. However, while cheap, these mortgages have drawbacks. The fix was for only a year, after which the rate reverted to a standard variable rate. This rate was still a reasonable 5.75 per cent, but you were tied into it for a further four years. If base rates went up and you wanted to switch to another fixed rate, you would be charged a penalty of six months interest for this extended period. Similarly, the discount was for only a year, after which the rate reverted to 2.4 per cent above base. Again you would be tied into this uncompetitive rate for an extra two years, and would have to pay a penalty of six months interest to switch early.

For mortgages without extended tie-in periods or punitive redemption penalties (more than six months interest or 5 per cent of the property value), the best two-year fixes were between 5.5 and 6 per cent, and the best discounted rates were between 4 and 5 per cent.

Searching the market While this information is from March, it should provide a guide to what you can expect when looking for a mortgage now. But how do you find individual products? If you have access to the internet, there are several sites that allow you to search the buy-to-let mortgage market and compare the costs of individual products (see 'Further information', below). These sites are a great way to gather information on the best mortgages available at any given time, although it's worth trying a few and comparing the results.

If you don't have access to the net (and even if you do), you should consider talking to an independent financial adviser or mortgage broker. They will be able to search for competitive mortgages and advise more fully on the pros and cons of different products. Remember, buy-to-let mortgages aren't covered by the Mortgage Code, and advisers won't necessarily search the whole market.

FURTHER INFORMATION

www.sofa.org	The Society of Financial Advisers
www.unbiased.co.uk	IFA promotions
www.arla.co.uk	The Association of Residential Letting Agents
To search the mortgage market:	
www.moneysupermarket.co.uk	
www.moneynet.co.uk	
www.charcolonline.co.uk	
www.ftyourmoney.com	
www.UKmortgagesonline.co.uk	

Cut your card costs

Stop pouring money down the drain by using a costly credit card. Our guide to the best-value cards could save you hundreds of pounds a year

Every day we waste over £5 million using expensive credit cards to borrow an increasingly large amount of money. Credit card companies, as a whole, are making millions of pounds by charging cardholders high rates of interest and by not passing on reductions in Bank of England base rates.

WASTED MILLIONS

If everyone who borrows money on a credit card switched to one of our Best Buy cards, they would save a staggering £2 billion a year in interest charges. This amazing figure is the amount of money saved if cardholders switched the £30 billion outstanding on their credit cards at an average rate of 16 per cent to a card with a rate of 10 per cent. The savings would be even higher if cardholders took advantage of the low introductory interest rates offered with some cards.

Credit cards have had consistently high rates of interest over the last decade. In fact, card companies have typically charged interest rates of three or four times the Bank of England base rate.

However, increasing competition and new credit card issuers have helped to reduce the average card interest rate from 27 per cent in 1992 to around 16 per cent now.

TAKE AN INTEREST IN RATES

To make matters worse, credit card companies are slow to lower their interest rates when general interest rates fall. For example, over the last year, the Bank of England base rate has fallen by 2 per cent, but most credit cards' interest rates haven't fallen at all – so the companies are making extra profits.

Even if your card's interest rate has fallen, there's a good chance that you're paying more than you should. Some of the companies that have lowered their interest rates had high rates to begin with.

IT'S EASY TO SWITCH CREDIT CARD

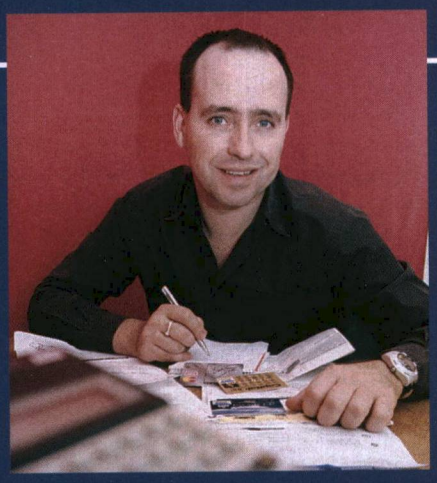
It's surprising that so many people still use expensive credit cards, given that there are plenty of cheaper cards around, and it's easy to switch. In fact, it's easier to switch credit card than it is to switch your current account or mortgage, for example. In a survey last year, we found that 97 per cent of people who changed credit card found it easy to do, and nine out of ten of them encountered no problems at all switching their card. For more about switching, see 'Easy does it', *Which?*, January 2002, p16.

BIG SAVINGS FOR SCOTT

Scott Solder has several credit cards and has been trying to clear £3,400 he has built up on them. Scott normally repays the minimum amount each month and rarely pays his bills in full. Scott admits he doesn't know how much he has outstanding on each card and is also unsure of the interest rates he is being charged. But we've calculated that he could save himself nearly £200 by switching to a cheaper credit card.

Scott has £2,500 on an RBS Advanta card charging 15.9 per cent interest, and a further £900 spread across a Capital One card (13.9 per cent) and a Royal Bank of Scotland card (17.9 per cent). He expects to carry on paying the minimum balance for at least the next 12 months.

If he sticks with these cards, it will cost Scott £450 in interest charges over the next 12 months if he continues to pay the minimum monthly amount. But if Scott switches to an Intelligent Finance card, a Best Buy with an interest rate of just 8.9 per cent, he'll pay just £258, saving him £192 in interest. In



theory, Scott could save even more if he took advantage of the introductory rates offered on some cards. But he'd have to make sure that, after the introductory period was over, he wasn't stuck with another expensive card.

'I never realised I could save so much. I'm definitely going to switch,' Scott told us.

BEST BUY

We've analysed the costs and features of all the credit cards available nationally to find the best-value ones. In the table, overleaf, we've also included details for popular cards that aren't Best Buys, so you can see how they compare. We also give details of the cards that have low introductory interest rates for balances transferred from other cards and new purchases. However, we haven't used introductory rates in our calculations to choose Best Buys, mainly because these rates are temporary.

Before you choose a credit card, you need to think about how you are going to use it and what features are important.

IF YOU ALWAYS PAY YOUR BILL IN FULL

If you pay your credit card bills in full each month, you can ignore the interest rate and choose one of the full-payer Best Buys, below.

All the full-payer Best Buys give a percentage of everything you spend on the card back to you as cash – typically 0.5 to 1 per cent. This means that, for example, if you spend £5,000 on an Egg Visa credit card, you would earn £25 (0.5 per cent of £5,000).

IF YOU USE YOUR CARD TO BORROW

If you don't always pay your credit card in full each month, choose one of the Best Buys for borrowing. We take interest charges and annual fees into account when we calculate the costs. We also take into account the many different ways that cards calculate interest. For further details of how cards charge interest, see 'Do you know how much you're really being charged?', *Which?*, November 2001, p34. The costs of using the cards in each scenario are reduced by any cashback that's paid.

We give Best Buys for three different types of borrower. The usual payer pays three out of four bills in full and the occasional payer pays just one out of every four bills in full. The never payer, as the name suggests, never pays any bills in full and always has an outstanding balance. Choose one of the Best Buys from the category that matches how you use your credit card the best.

BEST BUY CARDS

FULL PAYERS

If you pay your bill in full each month, choose from these Best Buy cards. They don't charge an annual fee and they all have an interest-free period to pay your bill. They also give you cashback, as a percentage of how much you spend on the card.

Abbey National Cashback
Accucard CashBack MasterCard
Alliance & Leicester MoneyBack or MoneyBack Platinum
Birmingham Midshires Classic or Platinum Cashback Visa
Egg Visa
Halifax Classic, Gold or Platinum Cashback
Morgan Stanley Cashback MasterCard

USUAL PAYERS

Even if you sometimes don't pay your bill in full, you can still end up ahead with our Best Buys because of the cashback they pay on purchases. With our Best Buys, you'd earn up to £21 if you spend £3,900 over a year, and pay three out of four bills in full. With the worst cards, you'd pay over £40 in interest.

Accucard CashBack MasterCard
Alliance & Leicester MoneyBack or MoneyBack Platinum
American Express Blue
Birmingham Midshires Classic or Platinum Cashback Visa
Egg Visa
Halifax Classic, Gold or Platinum Cashback
Morgan Stanley Cashback MasterCard

OCCASIONAL PAYERS

With these Best Buys, you'd pay less than £32 a year in interest if you spend £2,550 over a year, pay three bills in full and a quarter of your outstanding balance the rest of the time. By contrast, the worst cards would charge more than £63 a year.

Accucard CashBack MasterCard
Alliance & Leicester MoneyBack or MoneyBack Platinum
Birmingham Midshires Classic or Platinum Cashback Visa
Cahoot Visa
The Co-operative Bank Platinum Visa
Egg Visa
Halifax Classic, Gold or Platinum Cashback
Intelligent Finance Classic Visa
Morgan Stanley Cashback MasterCard

NEVER PAYERS

If you never pay your bills in full, you could pay more than £230 in interest charges, if, for example, you owe £1,400 at the beginning of the year, spend £150 a month and repay £180. But our Best Buy cards all charge less than £150 a year.

Cahoot Visa
The Co-operative Bank Platinum Visa
Egg Visa
Halifax Classic Flat Rate
Hamilton Direct Visa
Intelligent Finance Classic Visa
Lloyds TSB Advance MasterCard
Virgin Money MasterCard

EXTRA PROTECTION

No matter which credit card you use, using it can give you valuable protection when paying for things. The Consumer Credit Act states that your credit card company is jointly liable with the shop or service provider if something goes wrong with a purchase (as long as it cost more than £100). This can be useful if you've got a problem and you can't get the retailer to resolve it, or if you've paid in advance for a product or service you don't receive (because the company's gone bust, for example). For more information about these legal rights, see 'Hidden benefits', *Which?*, May 2001, p42.

ADDITIONAL BENEFITS

If you don't use your card for credit, you can choose a card just by looking at the benefits it offers. Bear in mind, though, that some of these extras aren't worth as much as they might seem. For example, many cards give free travel accident insurance. But this is not the same as travel insurance – it only pays out if you are killed or are seriously injured while travelling.

However, one benefit that is definitely worth having is cashback. Some cards give you money back based on how much you spend on the card. See the Best Buy table, overleaf, for details of cards that offer this.

Other cards give you points every time you use your card, which you can use to pay for a range of goods or services. However, the choice of things that you can exchange your points for is often quite limited, and they aren't always good value for money.

Best Buy and popular credit cards

Card issuer	Features			Interest rates					Charges			Rating
	Annual fee (£)	Days to pay	Cashback (%)	APR purchases (%)	Introductory rate for balance transfers (%)	Duration of balance transfer introductory rate (months)	Introductory rate for new purchases (%)	Duration of new purchases introductory rate (months)	Cash withdrawal fee	Minimum cash withdrawal fee (£)	Exceeding credit limit and late payment charge (£)	Best Buy in at least one category
Abbey National Cashback[1]		28	0.5 to 1[9]	16.9	1.9	6			1.5+i	2.00	18	✓
Accucard CashBack MasterCard[2]		20	0.8	16.4[3]	6.9	6			1.5	1.50	see[4]	✓
Alliance & Leicester Diamond				13.8	6.8	until debt repaid			1.5+i	2.00	18	
Alliance & Leicester MoneyBack[5]		15	0.5	16.5	3.5	6	3.7	6	1.5+i	2.00	18	✓
Alliance & Leicester MoneyBack Platinum		15	0.5	14.9	7.4	until debt repaid			1.5+i	2.00	18	✓
American Express Blue	12	25	1	19.5	4.9	until debt repaid			1.5+i	1.50	12	✓
Bank of Scotland		26		17.9	0.0	5	0.0	5	2.0+i	2.00	20	
Barclaycard		25		14.9[3]	2.9	until debt repaid			1.5+i	2.00	15	
Birmingham Midshires Classic Cashback Visa		28	0.5 to 1[10]	18.9	4.9	5			2.0+i	2.00	20	✓
Birmingham Midshires Platinum Cashback Visa		28	0.5 to 1[10]	17.9	3.9	5			2.0+i	2.00	20	✓
Cahoot Visa[6]		15		8[3]					1.5	1.50	25	✓
Capital One Bank Premier MasterCard		23		12.9[3]	6.9	until debt repaid	0.0	6	1.5+i	2.00	18	
Capital One Bank Classic MasterCard	29	23		21.9					1.5+i	2.00	18	
The Co-operative Bank Advantage Visa		15		14.9					2.0+i	2.00	15	
The Co-operative Bank Platinum Visa		15		9.8[7]					2.0+i	2.00	15	✓
Egg Visa[6]		14	0.5	12.9	0.0	until 1.9.2002	0.0	1.9.2002	1.25+i	2.00	20	✓
GM Card		21		19.9	4.9	6			1.75+i	2.50	20	
Goldfish		21		17.9	4.9	6			1.5+i	2.50	15	
Halifax Classic		28		17.9	0.0	5	0.0	5	2.0+i	2.00	20	
Halifax Classic Cashback		28	0.5 to 1[10]	18.9	4.9	5			2.0+i	2.00	20	✓
Halifax Gold Cashback		28	0.5 to 1[10]	17.9	4.9	5			2.0+i	2.00	20	✓
Halifax Platinum Cashback		28	0.5 to 1[10]	17.9	3.9	5			2.0+i	2.00	20	✓
Halifax Classic Flat Rate (no interest-free period)[5]				10.8					2.0+i	2.00	20	✓
Halifax Classic Flat Rate (interest-free period)[5]		28		11.8					2.0+i	2.00	20	✓
Hamilton Direct Visa				11.9	4.9	6	4.9	6	1.75+i	2.50	20	✓
HSBC		25		18.9	4.9	6	11.9	6	1.5	1.50		
Intelligent Finance Classic Visa		25		8.9					1.5+i	1.50	15	✓
Lloyds TSB Asset		25		17.9	1.9	6			2.0+i	2.00	18	
Lloyds TSB Advance MasterCard				11.9	1.9	6			2.0+i	2.00	18	✓
Marbles		21		14.9	1.9	6	1.9	6	1.75+i	2.50	20	
MBNA		28		15.9	0.9	6			1.5+i	2.00	18	
Morgan Stanley Cashback MasterCard		24	0.5 to 1[11]	16.9	1.9	5			1.5+i	1.50	20	✓
Nationwide BS Classic Visa		25		14.6	3.5	6	3.5	6	0.5	0.50	10	
NatWest		25		17.4	5.9	until debt repaid			1.5+i	1.50	18	
The Royal Bank of Scotland Classic		25		16.9	2.9	6	2.9	6	1.5+i	1.50	18	
RBS Advanta		25		15.9	1.0	until 1.1.2003	1.0	1.1.2003	2.0+i	1.50	18	
Tesco		25		14.9	1.5	until 1.10.2002	1.5	1.10.2002	2.0+i	2.00	10	
Virgin Money MasterCard[8]		28		10.9					1.5+i	2.00	18	✓

1 Also available as a platinum card with same features, rates and charges as the standard card 2 Card also available with different rates and charges 3 The rate depends on your credit score 4 £20 for late payment and £15 for exceeding credit limit 5 Also available as a gold card with same features, rates and charges as the standard card 6 You need internet access to apply and run the card 7 Fixed until 30 April 2007 8 Card also available with higher standard rates and introductory balance transfers 9 0.5 per cent for spending up to £500 a month and 1 per cent for spending over £500 a month 10 0.5 per cent for spending up to £1,000 a year and 1 per cent for spending over £1,000 a year 11 0.5 per cent for spending up to £2,000 a year and 1 per cent for spending over £2,000 a year

Information correct at 2 April 2002

NOTES

This table give details of the features, interest rates and charges for the Best Buy cards, and for some other popular cards. Best Buys for at least one type of card user are highlighted in **red**. Most cards come as either a MasterCard or Visa card – if only one is available, we show which. Some cards charge different interest rates depending on how the card issuer credit scores you. We footnote cards that charge different interest rates in this way.

Features

A few cards still charge an **annual fee** just for issuing you with a card. The number of **days to pay** shows how long you have to pay the bill in full, from the statement date, before you start being charged interest. Cards without an entry don't have an interest-free period and always charge interest even if you pay the bill in full.

All the Best Buys for full payers give you **cashback** as a percentage of everything you spend on the card. Some cards increase the amount of cashback for spending above certain limits. We include cashback when we calculate the borrowing costs.

Interest rates

We give the **annual percentage rate (APR)** for new purchases. Some credit cards have a lower **introductory rate for balance transfers** from other cards and for **new purchases**.

We also show the interest rate and the **duration of the introductory rate**, after which you'll be charged the regular rate. Some introductory rates are charged until the debt is repaid.

Charges

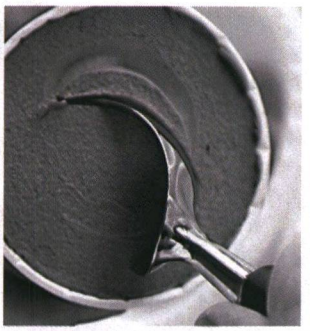
Cash withdrawal fees are charged as a percentage of the amount you withdraw and there's normally a **minimum charge**. Most cards charge interest from the date you withdraw the money, even if you pay the bill in full. Cards that do this are shown with '+i'.

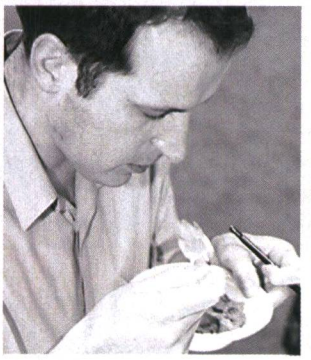
Most cards charge you if you **exceed your credit limit** or make a **late payment**. You can make sure you always pay on time by paying by direct debit.

Rating

Cards with a ✓ are Best Buys in at least one category – see the Best Buy table, p47, for details.

PHOTOGRAPHY JOE SHEEHAN ILLUSTRATION JOANNA KERR





La crème de la crème

We've tasted 36 ice creams to find the most delicious, indulgent brands and the best of the healthier options

When you want to indulge in the richest, tastiest, naughtiest ice cream, which brand do you go for? Häagen-Dazs, Ben & Jerry's? Well, we've got news for you. For the ultimate, sumptuous ice cream experience, you'll have to visit your local Waitrose or Safeway, or go organic with a tub of Green & Black's.

After six tasters had tried all the vanilla and chocolate ice creams on test, four came out as clear winners. Both Waitrose's vanilla and its Belgian chocolate ice creams were firm favourites. Green & Black's organic chocolate ice cream also received top marks (its vanilla one was pretty good too), and Safeway's The Best Simply Vanilla was also one of our tasters' favourites. Häagen-Dazs and Ben & Jerry's, though, didn't make a great impression on our tasters and were ranked only as 'average' (see our tables, overleaf).

On the whole, the healthy ice creams were regarded as much less tasty than any of the luxury ice creams. But, if you want a low-fat version, some were considerably nicer than others. And not all luxury ice creams were as calorific and full of fat as you might expect.

TYPES OF ICE CREAM ON TEST

For this test, we asked ice cream manufacturers to nominate their best vanilla and chocolate luxury ice creams and a 'healthy' alternative in both flavours. Although there is no official definition of a 'luxury' ice cream, they generally contain more fat and less air (see 'Air content', p50) than standard versions. They also

BEST BUY

Expensive and well-known brands of ice cream aren't necessarily the tastiest. Much depends on personal preference but our tasters consistently liked some brands more than others.

VANILLA

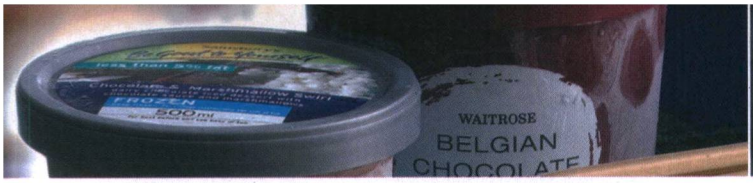
Safeway The Best Simply Vanilla (**£2.79**/500ml) and **Waitrose Vanilla** (**£2.49**/500ml) were the firm favourites.

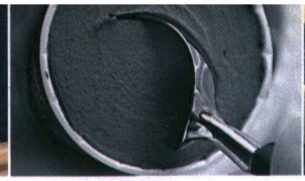
The healthy options are not as tasty, but if you are watching your weight or the amount of fat you eat, **Heinz Weight Watchers Vanilla** (**£1.89**/1 litre) is your best bet. It's the lowest calorie option on test and is reasonably tasty compared with the other healthy options. **Winner Authentic Swedish Glace Vanilla Iced Non-Dairy Dessert** (**£1.58**/750ml), from Holland & Barrett, Safeway and Waitrose, was also liked. It contains more fat (and hence calories) than other healthy options. It's also the dairy-free favourite. However, a tastier and only marginally more calorific alternative is **Wall's Carte D'Or Vanilla** (**£2.79**/1 litre).

CHOCOLATE

If you want the best there is and don't care about the consequences, go for **Green & Black's (organic) Chocolate** (**£3.79**/500ml), from Sainsbury's and health food stores, or the cheaper but equally delicious **Waitrose Belgian Chocolate** (**£2.49**/500ml).

Again, overall, the healthy options were not as tasty, but our panel's favourites were **Marks & Spencer Chocolate Honeycomb Crisp** (**£2.49**/500ml) and **Sainsbury's Be Good To Yourself Chocolate and Marshmallow Swirl** (**£2.49**/500ml). **Wall's Carte D'Or Triple Chocolate** (**£2.79**/900ml) and **Asda Really Creamy Chocolate** (**£1.87**/1 litre) don't claim to be healthy options but are about as low in calories (but not fat) as the healthy options, and much tastier.





Luxury vanilla ice cream

	Per 125ml serving			
	Calories (kcal)	Fat (g)	Sugars (g)	Tasters' comments
Favourites				
Safeway The Best Simply Vanilla £2.79/500ml (70p per serving)	205	14	17	A favourite among our tasters. 'It looked good and tasted the best'.
Waitrose Vanilla £2.49/500ml (62p per serving)	195	14	15	Impressive. 'Nice and creamy' with a 'great texture'.
Above average				
Green & Black's (organic) Vanilla £3.79/500ml (94p per serving)	205	12	19	Tasters liked its appearance, 'smooth texture' and 'creamy flavour'.
Hill Station Strong Vanilla Bean £3.95/500ml (99p per serving)	239	17	18	Quite a natural initial taste but not such a nice aftertaste.
Rocombe Farm (organic) Vanilla £3.69/500ml (92p per serving)	201	15	14	'Quite creamy with a hint of vanilla'. 'Not too overpowering'.
Sainsbury's Indulgence Virtuosa £2.59/500ml (65p per serving)	211	14	17	A rather 'subtle' tasting vanilla ice cream, 'creamy' texture and taste.
Average				
Ben & Jerry's Vanilla like it Oughta Be £3.69/500ml (92p per serving)[2]	260	17	20	'All right, but not really great'. 'Too strong vanilla taste'.
Häagen-Dazs Vanilla £3.79/500ml (95p per serving)	281	19	17	'Pale' and 'creamy' looking. No tasters ranked it among their favourites.
Tesco Finest Vanilla £2.59/500ml (65p per serving)	227	16	17	Some found its vanilla flavour 'a bit overpowering'.
Wall's Carte D'Or Vanilla £2.79/1 litre (35p per serving)	138	6	16	'Airy' in texture, but 'strong' in flavour. 'Tastes like Mr Whippy ice cream.'
Least popular				
Asda Really Creamy Vanilla £1.87/1 litre (23p per serving)	125	6	14	Lost out on appearance and texture. Tastes 'artificial'.
Mackies Traditional £4.49/2 litres (28p per serving)	245	15	see[1]	'Cheap' and 'bland' tasting. 'An ice cream for those who like minimalisation'.

Healthy vanilla iced/frozen desserts

	Per 125ml serving			
	Calories (kcal)	Fat (g)	Sugars (g)	Tasters' comments
Favourites				
Heinz Weight Watchers Vanilla £1.89/1 litre (24p per serving)	75	2	11	'Bright yellow', 'very airy' and 'the best of a bad bunch'.
Winner (dairy-free) Authentic Swedish Glace Vanilla £1.58/750ml (26p per serving)[2]	131	7	16	Looked 'pale', was 'fluffy' and 'airy' and 'had very little flavour'.
Above average				
Wall's Too Good to Be True Vanilla £1.99/1 litre (25p per serving)	88	1	16	'Mediocre flavour', although quite 'sweet' and 'artificial'.
Average				
Marks & Spencer Voluptuous Vanilla £2.49/500ml (62p per serving)	110	2	17	It looked 'too yellow', even 'orange' and 'didn't taste of vanilla'. Two said it tasted 'awful'.
Tofutti (dairy-free) Madagascan Vanilla Supreme £2.29/500ml (58p per serving)	188	11	16	It tasted 'horrible'. 'Not very vanilla', said one taster.
Least popular				
Homemade (51p per serving)	122	trace	see[3]	Unanimously voted the worst of the lot – 'absolutely vile'.

1 The supplier was unable to provide this information 2 We converted from g to ml
3 Artificial sweetener only

tend to contain more natural or quality ingredients, like fresh cream and real fruit.

Healthier versions generally contain low or reduced levels of fat. However, in the UK, a product can be called ice cream only if it contains at least 5 per cent milk fat and 2.5 per cent milk protein. This is why the lower fat alternatives are usually called frozen or iced desserts. We included some dairy-free desserts in our tests, even though they don't necessarily contain less fat than standard versions. However, the testers did not know that they were tasting any non-dairy products and judged them on the same basis as the others.

OUR TASTE TEST

We enrolled three ice cream experts – the chairman of the Ice Cream Alliance, an author of several books about ice cream, and a chef – to taste the ice creams and tell us which ones they liked the most and the least. We also invited three self-confessed ice cream addicts to our tasting panel to carry out the same tests. The tasters didn't know which brands they were tasting. Each brand was tasted three times by each person over a couple of days. Our recommendations were based on how often each was nominated as the best or worst tasting ice cream in the group. There was no consistent difference between what our experts liked and what our ice cream lovers liked.

According to our experts, a good ice cream should have a good appearance (the appropriate colour for the flavour and any bits, such as nuts and pieces of fruit, evenly distributed), a good texture (smooth, not crumbly and without ice crystals), and have a natural, identifiable but not overpowering flavour. It shouldn't be too sweet and should have a pleasant aftertaste.

HOMEMADE ICE CREAM

We wanted to know how homemade ice cream compared with shop-bought ones so we arranged for a home economist to make some with a Best Buy ice-cream maker and included them in our taste test. She followed recipes to make a luxury chocolate ice cream and a healthy no-fat, no-salt, no sugar vanilla dessert.

The vanilla dessert, which contained skimmed milk and artificial sweetener, was unpopular to say the least. All our tasters hated it. The 'ultimate chocolate' recipe,

AIR CONTENT

Air is an essential component of ice cream but the amount in different brands can vary hugely. Häagen-Dazs, for example, is a dense ice cream. A 500ml pot of its Belgian Chocolate ice cream contains almost the same amount by weight – 430g. This means that little air has been added whereas a 900ml tub of Carte D'Or Triple Chocolate ice cream weighs only 500g – so it contains plenty of air. Cheap and low-fat ice creams tend to contain the most. You can't usually tell at a glance how much air you're paying for because ice cream is normally sold by volume (ml) and not by weight (g). But picking them up and seeing how heavy or light they are will give you a rough idea.

PHOTOGRAPHY JAMES DUNCAN

which contained whipping cream, and loads of dark chocolate, was, predictably, far more popular. It ranked average among the luxury chocolate brands on test.

Making your own ice cream clearly won't guarantee the best you can get – much obviously depends on the machine, the recipe and the ingredients used. It isn't necessarily cheaper either, as you tend to use fresh ingredients which cost more. You can, however, control the ingredients that go in, such as sugars and artificial flavourings and preservatives, and avoid ingredients that can trigger allergies, such as nuts. Best of all, you can make whatever flavour takes your fancy – liquorice toffee perhaps, or even garlic.

Our previous Best Buy ice cream makers – the Gaggia Gelatiera (now £300) and the Prima PIC001 (£40) – are still available.

COMPARING HEALTHY VERSIONS

None of our tasters was keen on any of the healthy alternatives on test. On the whole, they thought they tasted artificial. The lower fat alternatives tend to contain more additives, such as colourings, thickeners and emulsifiers, to replace the missing fat. Luxury ice creams generally contain fewer artificial ingredients – Hill Station's Strong Vanilla Bean and Bittersweet chocolate ice creams, for example, contain none.

Healthy-version ice creams may be lower in fat and calories but they can contain as much sugar as the luxury ones, if not more. For example, Marks & Spencer's Chocolate Honeycomb Crisp dessert contains 27g of sugars per 125ml serving (nearly seven level teaspoons worth), which is more than all but two of the luxury chocolate ice creams on test.

The two non-dairy brands in our test – Tofutti and Winner – are also cholesterol free. These are made with soya instead of milk solids, and vegetable oils and fats instead of milk fat. However, both contain more saturated fat than the other healthy alternatives, which is linked with high blood cholesterol levels.

If you are looking for a low-fat ice cream, compare the nutritional content listed on the packaging with others. However, this can be impossible as some manufacturers provide this information per 100ml, while others do so per 100g. Also, some give the nutritional information by weight but the tub size by volume, while others don't give any information at all.

NOTES

The price and cost per serving is given for the largest container available. Prices may vary slightly depending on where you shop.

Ratings

The ice creams have been put into categories ranging from favourites to least popular, according to how many times the tasters rated them as their favourite or least favourite. The luxury ice creams and the healthy alternatives were tasted separately, so the ratings are not comparable. For example, the favourite healthy desserts were not as tasty as the luxury ice cream favourites. They are merely the tasters' favourites of the healthier options.

Calories, fat and sugar

We compared the levels in a 125ml serving of each ice cream or dessert (a quarter of the average size pot).

Luxury chocolate ice cream

	Per 125ml serving			
	Calories (kcal)	Fat (g)	Sugars (g)	Tasters' comments
Favourites				
Green & Black's (organic) Chocolate £3.79/500ml (95p per serving)	220	12	23	Worth every penny. A 'smooth texture' and strong 'dark chocolate' taste.
Waitrose Belgian Chocolate £2.49/500ml (62p per serving)	244	14	25	'A very nice ice cream'. More 'subtle' tasting than the other favourite.
Above average				
Asda Really Creamy Chocolate £1.87/1 litre (23p per serving)	159	8	19	Tasters thought it looked good, but some found the flavour weak.
Rocombe Farm (organic) Super Choc Chip £3.89/500ml (97p per serving)	278	19	22	An excellent 'smooth' and 'firm' texture.
Wall's Carte D'Or Triple Chocolate £2.79/900ml (39p per serving)	156	8	see[1]	'Airy' and 'mousse-like'. One taster said she wanted to eat the whole bowlful.
Average				
Ben & Jerry's Chocolate Fudge Brownie £3.69/500ml (92p per serving)	281	14	27	Didn't evoke strong feelings – some liked the chunky bits but others didn't.
Häagen-Dazs Belgian Chocolate £3.79/500ml (95p per serving)	358	23	22	Tasters didn't like the 'gritty texture' or the 'speckled' effect of the bits.
Homemade (40p per serving)	356	23	35	Its chocolate flavour was 'too strong'. Two people guessed it was homemade.
Safeway The Best Double Chocolate £2.79/500ml (70p per serving)	185	10	19	Good overall, but the nuts ruined the texture and detracted from the taste.
Sainsbury's Indulgence Chocolate Extravagance £2.59/500ml (65p per serving)	217	14	18	'Smooth' and 'creamy' texture and a pleasant aftertaste. Some thought the chocolate chunks were a bit large.
Below average				
Hill Station Bittersweet Chocolate £3.95/500ml (99p per serving)	249	15	22	'Very dark' looking and 'strong tasting'. Two thought it tasted 'quite coffee-like'.
Marks & Spencer Double Chocolate Crunch £2.49/500ml (62p per serving)	306	16	30	'Overcomplicated'. 'It doesn't know what it wants to be'.
Least popular				
Yorkshire Dales Triple Chocolate Chunk £2.29/1 litre (29p per serving)	144	7	16	An 'awful colour, taste and texture'. 'There's no obvious chocolate flavour'.

Healthy chocolate iced/frozen desserts

	Per 125ml serving			
	Calories (kcal)	Fat (g)	Sugars (g)	Tasters' comments
Favourites				
Marks & Spencer Chocolate Honeycomb Crisp £2.49/500ml (62p per serving)	150	3	27	A favourite but 'not outstanding'. The honeycomb gave it a 'grainy texture'. Some found it 'too sweet'.
Sainsbury's Be Good To Yourself Chocolate and Marshmallow Swirl £2.49/500ml (62p per serving)	130	2	24	'Quite nice in a mish-mash way,' said an expert, but he wouldn't buy it. Okay if you like marshmallows.
Average				
Tofutti (dairy-free) Rich Belgian Chocolate £2.29/500ml (57p per serving)	175	11	16	Our tasters said it tasted of 'very little', unlike the Rich Belgian Chocolate claimed.
Wall's Too Good to Be True – Chocolate £1.99/1 litre (25p per serving)	94	1	15	A swirl of vanilla and chocolate but neither tasted real.
Least popular				
Winner (dairy-free) Authentic Swedish Glace Chocolate £1.58/750ml (26p per serving)[2]	131	7	15	'Uninspiring' and 'unpalatable'.

1 The supplier was unable to provide this information 2 We converted from g to ml

MOVE HOME, SAVE MONEY

Become a DIY estate agent and you could save enough to pay someone else to do the decorating in your new home

Housing statistics are rarely out of the news. We're regularly updated on increasing demand, housing 'hot-spots' and soaring prices. There's even a property news website that claims to be updated every five minutes. A national obsession? Maybe. But, there's no denying that moving home is big business. Banks, building societies, solicitors, estate agents, removal companies – these are just some of the professionals offering services at a price. So while selling up will release the money tied into your home, it will also mean shelling out a fair amount.

Two of the biggest expenses incurred by selling a property are estate agents' and solicitors' fees. Costs vary, but you should allow between 1.5 and 2.5 per cent of your selling price to pay the estate agent, and 1 per cent for conveyancing, both plus VAT. That's £2,500 to £3,500 for a property worth £100,000 – the UK average according to the Halifax. In return, you can sit back while a professional does the work.

Or, if you live in England or Wales, you can do both of these jobs yourself for a fraction of the cost. Of course you have to be willing to invest considerable time and effort, but as well as saving money you'll remain in control. Sounds simple, but is it? We look at what's involved in taking on the role of the professional.

BE YOUR OWN ESTATE AGENT

1 PREPARING TO SELL

Make your home as attractive as possible. A tidy and well-maintained exterior will make a positive first impression. Keeping the interior clean and uncluttered will give an impression of space and allow viewers to see the scope for making the place their own. Create a welcoming atmosphere with some fresh flowers and scented candles.

2 PRICING YOUR PROPERTY

Comparison is key to valuing a property for sale. Websites such as www.hometrack.co.uk and www.proviser.com allow you to search for average house prices in specific areas. Identify similar houses for sale locally for a benchmark – look in your local paper's property pages and ask for particulars to compare like with like.

Take into account anything specific, such as an extension or known structural problems. If you're not sure how much to add or take away, consider hiring a surveyor to give a valuation.

By law you must sell anything that's part of the fabric of the house or which, if moved, would cause irremediable damage, so add their value to the price. Items that are often debated include bathroom and light fittings, curtain rails and television aerials.

Remember the psychology of pricing – £99,500 appeals more than £100,000.

3 ADVERTISING

There are several ways to advertise your home, and you can use just one or all of them in combination. Erecting a sign outside your house is a very visible method that will attract local people and passers-by. Signs are available from some house-selling websites (see below) and sign design companies. If you make your own, by law it must be no bigger than 0.5 square metres. To avoid unexpected callers, give a contact number and stipulate 'by appointment only'.

Placing an ad in a local paper or a notice in a newsagent's window will also give exposure locally. For a wider circulation try papers and magazines such as *Loot* and *Exchange & Mart*. Ads are free in *Loot*, although your ad will appear for a day only. *Exchange & Mart* charges from around £30 to £70 for an ad and photo, depending on size, for one week.

Both publications also automatically put your ad on their websites. However, there are many websites devoted to advertising private properties. These offer a range of services at varying prices. Some are free, but may limit you to a single photo and brief details. Others charge anything from £5 to £300, with the most expensive including virtual tours, photos, for sale signs, and replies direct to your e-mail. To find a website look in the directory of search engines such as Google or Alta Vista, under 'property'.

PHOTOGRAPHY JOHN TRENHOLM, JOE SHEEHAN, GETTYONE STONE

FINDING A BUYER

1 PREPARING FOR VIEWINGS

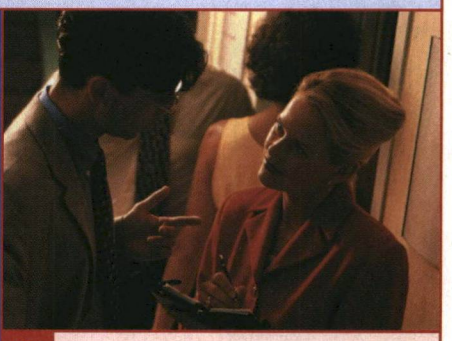
Produce a set of particulars to give to viewers in advance or on arrival. Include a general introduction of the property and location followed by the dimensions and specific features. Focus on the strong points – you've lived in the house so you'll know what these are. But accuracy is paramount, because incorrect statements, even those made accidentally, could leave you open to being sued for misrepresentation.

Give details of council tax, water rates and, if you live in a flat, service charges and ground rent. Include useful local information, such as schools, parks, dentists etc.

2 SHOWING PEOPLE ROUND

Make viewings as safe as possible. Take the details of the person coming to view, send the sale particulars in advance, and then phone them to check they've arrived. Organise daytime viewings where possible, and make sure that you're not alone. Don't leave valuables lying around and use your judgement about whether or not to let viewers look around by themselves.

Draw attention to positive features, such as storage space or anything that has only recently been updated or redone. Run through what you're including in the price, and what you want to sell as extras.



3 NEGOTIATING OFFERS

Offers are likely to be lower than the asking price, so don't rush into rejecting or accepting any. Consider how much interest has been shown in your property, any previous offers, how much you need for your new property, and the buyer's situation. First-time buyers come chain-free, but check that they have a mortgage offer agreed. If a prospective buyer is in a chain, establish how many parties are involved, and how long they've been in that situation.

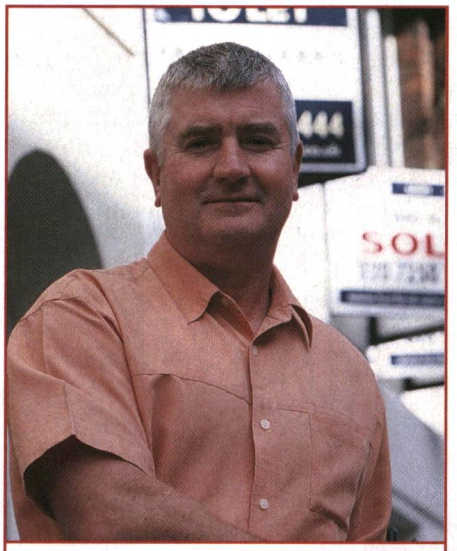
Once you've accepted an offer, it's time to agree the terms of the sale. You should write a memorandum stating your intentions, including details such as the price, items included in the sale, contact details for both parties and your solicitors, and a desired completion date.

CONVEYANCING

This is the term used for the legal and administrative procedures necessary to complete the sale of a property, which are usually carried out by a solicitor. When buying a property, the process is very involved and mortgage companies will often insist that you employ a solicitor or a licensed conveyancer (a specially trained individual licensed by the Council for Licensed Conveyancers). Both should carry out the work to the same standard and for a similar fee, so there is no obvious reason to choose one rather than the other.

The conveyancing procedure required to sell a house is more straightforward than when buying, so doing it yourself is an option. However, it's unwise if you're selling an unregistered or leasehold property.

The conveyancing required to sell a house involves completing a number of Land Registry forms, carrying out lots of research, and liaising with your mortgage company and the buyer's solicitor. There are many books explaining the process (indicating its complexity), including *The Which? Guide to Doing Your Own Conveyancing*. If you're selling a property to buy a new one, it's probably easier to employ a professional to do the conveyancing for both transactions.



SOLD IN A WEEKEND

Do-it-yourself estate agency cost Kevin Morrin very little, but saved him around £2,000. When he placed an ad in the property pages of his local London paper the phone didn't stop ringing for days.

He arranged the viewings to run consecutively to introduce an element of sales pressure and, following just one weekend of viewing, he received three offers at the full asking price.

Kevin chose the buyer who he felt was most likely to meet completion targets and would be easy to deal with. He advises: 'Be organised, be friendly, but business-like. If you don't like talking about money, then it may not be for you.'

SCOTLAND AND N IRELAND

In Scotland the solicitor acts as the estate agent as well as carrying out the conveyancing. So, if you're selling a property in Scotland, it's not really feasible to do your own estate agency and conveyancing.

In N Ireland it's possible to market your own house. Doing your own conveyancing is not really an option, because much of the property is unregistered, and land laws are more complex than in England and Wales.

FURTHER INFORMATION

www.lawsoc.org.uk The Law Society of England and Wales

www.lawscot.org.uk The Law Society of Scotland

www.lawsoc-ni.org The Law Society of Northern Ireland

www.adviceguide.org.uk National Association of Citizen Advice Bureaux (NACAB)

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on utility companies

ASK THE EXPERTS

Julie Hunter answers your queries about gas, water and electricity suppliers

Flat denial

Thames Water has refused to fit a meter in my mother's new flat. Can it do this? She had a meter in her old property and paid only £70 a year for water. Now she has to pay £120.
N Townsend
Broxbourne

A Every household is entitled to a free water meter on request, but it may not be practical or possible to install one – in blocks of flats, say, or in very remote properties. However, if you are refused a meter, you're entitled to an 'assessed charge'. This can be based on the type of property, the average household water bill in the area, or actual usage. Paying this way could work out cheaper for your mother. She should contact Thames Water for details.

Most water companies have a 'means-tested' fund for elderly people or those in difficult circumstances, which offers help or assistance with water bills. You must usually be referred to the fund by a citizens' advice bureau or through your water supplier.

Switch hits a hitch

I tried to switch gas supplier but was told I couldn't, as my gas transporter is Elf rather than Transco. What does this mean?
Nicola Barraclough
by e-mail

A Gas transporters are the companies that own the pipes which carry gas from the shippers to your home. Transco owns the majority of the network, but there are several independent gas transporters (IGTs). Elf is one of these.

Under their licence, IGTs are obliged to aid 'effective competition between shippers and suppliers'. So, in theory it should be easy to switch. However, some suppliers are making things difficult, by refusing to take on consumers whose gas is carried by IGTs. Suppliers claim that IGTs often use different systems, making it more expensive and time consuming to administer the switch. Energywatch is looking at ways to improve this situation.

Electric shock

I haven't received an electricity bill for over a year. I've rung my supplier several times to request one but haven't had a reply. I'm worried I might suddenly get a bill that I can't pay. What should I do?
name and address
supplied

A Although it may be tempting to keep quiet, you really need to sort this out. Contact your supplier again, this time in writing, to explain the situation. Provide a meter reading so that the company can issue an accurate bill, and keep copies of the letter and reading for your records.

If you're suddenly presented with a bill you can't pay in one lump sum, you should talk to your supplier. Most companies will let you set up a payment plan to pay off debts in smaller, regular payments.

If you're unable to resolve the problem with your supplier, contact Energywatch on 08459 06 07 08 or visit www.energywatch.org.uk.

Meter matters

Scottish Power didn't read my meter for nearly four years, then sent me a huge bill. Surely gas suppliers have an obligation to read your meter at regular intervals?
Grant Phimister
Stirling

A Gas suppliers must inspect your meter at least once every two years (the inspection should include reading the meter as well as checking it for safety, accuracy and battery life). Check your contract. If your supplier isn't keeping to what's stipulated, it could be in breach of contract and you can report it to Energywatch. However, we don't recommend that you withhold payment.

In between meter readings, your bill will be based on estimates from previous usage. If you think these are inaccurate, take your own reading and contact your supplier so that it can send you an adjusted bill if necessary.

ILLUSTRATION SIMON ROGERS

Misleading claims

I see that several gas and electricity suppliers have started to abolish the standing charge. Are their claims that bills will be cheaper as a result true or misleading?
John Lawrence
Lewes

A Abolishing the standing charge may give the impression that prices have gone down. In fact, companies that no longer have a standing charge are likely to charge more per unit of gas or electricity used. Not having a standing charge, however, could benefit people whose gas or electricity usage is low.

For the best deals, see www.buy.co.uk/which – but remember to take into account both the unit price and the standing charge if there is one.

Power cut

Energywatch recommended that British Gas should pay me £630 compensation for a problem I'd had. However, British Gas refuses to pay up, and Energywatch says it can't make it. Is this true?
David Teather
Stockton-on-Tees

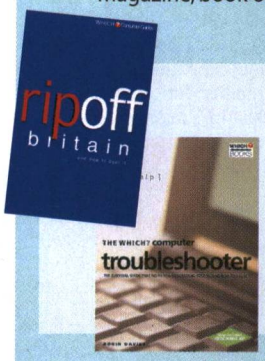
A Unfortunately, yes. Energywatch's powers are limited. It has a duty to look into consumer complaints, but can't fine companies or enforce action. If it thinks that an energy company has breached its statutory or licence conditions, it can report the matter to Ofgem. Ofgem does have the power to take action, for instance, by imposing restrictions for bad practice or even fining persistent offenders.

GET IN TOUCH

Our experts are now looking for questions on **inheritance tax, drains, sewers and pipes** and **showers and shower screens**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups. We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters or use only an extract. We regret that our experts will answer only questions that we publish.

There's more to **WHICH?** than you think...

Independent advice and information can save you time, trouble and money. But why stop there? Whatever your lifestyle and interests, there's a Which? magazine, book or service to help you get even more out of life.



Which? Books
Restaurants, hotels, pubs and B&Bs. Insurance, health issues, gardening or the internet. Whatever your interests, Which? Books are packed full of independent and unbiased research and advice.

Which? Legal Service
You never know when you'll need legal advice, so make sure you are protected. Enjoy peace of mind with the help of first-class consumer lawyers. Plus, *Which?* members save over 20 per cent.

Which? Web Trader
UK web traders displaying the Which? Web Trader logo follow the Which? Code of Practice – letting you shop online with confidence. For more information see **www.which.net/webtrader/** or call **01992 822 888**

Which? Online
Go to **www.freefor30.co.uk** and try the Which? Online 30-day free trial. You'll have exclusive online access to the very latest *Which?* information, in an easy-to-search format – plus, the Which? Online Shopping Centre, giving you the best prices online.

To find out more about our books or Which? Legal Service, or to receive a free trial to any of our magazines, please call

0800 252 100

Payment details required for when your free trial ends.

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (% gross)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.25[2]	4.25[2]	4.25[2]	500		✓
A&L Phonesave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Egg Internet Only	internet	5.00[4]	5.00[4]	5.00[4]	5.00[4]	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Intelligent Finance Direct Access	phone	4.01	4.01	4.01	4.01	1		
Nationwide BS e-Savings[5]	internet	4.25	4.25	4.25	4.25	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.25	1,000		
Northern Rock Tracker Online	internet	4.50	4.50	4.50	4.50	1		
Scottish Widows Instant Transfer	post/tel	4.05[6]	4.05[6]	4.05[6]	4.10[6]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.60	4.30	1,000	90	
Legal & General 90 Direct	post/tel			4.05	4.25	2,500	90	
Scottish Widows 60 Day	post/tel	4.10[6]	4.10[6]	4.10[6]	4.20[6]	100	60	
Universal BS Direct 90	postal			4.30	4.35	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months
3 All transactions via Premier Account 4 Introductory rate for six months, then rate equal to base (currently 4 per cent) to 31 December 2007 5 All transactions via FlexAccount
6 Includes a bonus of 0.5 per cent payable for first six months

All rates correct at 14 May2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (% gross)						
	Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
B'ham Midshires	✓	3.60	3.60	4.25	4.45	1	7	✓
C&G		4.50	4.50	4.50	4.50	100		✓
Cheshire BS	✓	4.30	4.30	4.30	4.30	1		✓
Furness BS				4.60	4.60	1,000	90	
Julian Hodge Bank		4.55	4.55	4.55	4.55	250	90	✓
Kent Reliance BS		4.40	4.40	4.40	4.40	50	30	✓
Melton Mowbray BS		4.20	4.20	4.20	4.50	25[1]		
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
Principality BS		4.54	4.54	4.54	4.54	100[2]	30	✓
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓
Stafford Railway BS	✓	4.35	4.35	4.35	4.35	1[3]		✓
Teachers BS				4.50	4.50	1,000		✓
Tipton & Coseley BS	✓	4.35	4.35	4.35	4.35	1	7	

1 Minimum investment for non-locals is £1,000
2 Minimum investment for non-locals is £2,500
3 Minimum investment for non-locals is £250

All rates correct at 14 May 2002 Based on data supplied by *MoneyFacts*

REGULAR SAVINGS

We list all the regular savings accounts that are nationally available. Our Best Buys (shown in **red**) pay better rates than those on comparable notice accounts. But when choosing our Best Buys we also consider flexibility – whether the accounts allow any missed deposits or withdrawals, say. Choose an account for the amount closest to your level of savings.

We show the annual **interest rate** before tax (including bonuses) on balances of **£100**, **£1,000** and **£2,500**. Most accounts pay the same rate, however much you save.

We give the **minimum** and **maximum payments** you can make each month. (Unless footnoted, the amount you need to open an account is the same as the minimum monthly payment.) We show how many times a year you can **miss deposits**, how many **withdrawals** you can make without losing the interest bonus, and whether you can make **extra payments** in addition to your regular monthly account. **Term** is how long the account runs for (where there is no entry, it means there is no set term).

	Interest rate (% gross)			Deposits (£)		Conditions			
	£100	£1,000	£2,500	Min payment	Max payment	Miss deposits	Withdrawals	Extra payments	Term (years)
Bath BS	4.45	4.45	4.45	10	200	0	0		3
Beverley BS	5.00	5.00	5.00	10	150	0	0		5
Birmingham Midshires	4.80	4.80	4.80	20	1,000	0	0		
Britannia BS	4.85	4.85	4.85	20	500	0	1		
Chorley & District BS	4.35	4.35	4.35	20	250	0	0		
Coventry BS	4.75	4.75	4.75	10	250	2	0		3
Furness BS	5.00	5.00	5.00	10	200	2	0		5
Halifax	4.80	4.80	4.80	5	500	1	1		
Hanley & Economic BS	4.80	4.80	4.80	25	1,000	2	1		
Leeds & Holbeck BS	5.00	5.00	5.00	20	500	0	0		3
Monmouthshire BS	4.85	4.85	4.85	20	1,000	0	0		
Nationwide BS	4.55	4.55	4.55	20[1]	1,000	1	0	✓	
Yorkshire BS	4.80	4.80	4.80	10	100	0	0		3

1 You can open account with £1

All rates correct at 14 May 2002 Based on data supplied by *MoneyFacts*

contacts & links

Use these contacts and internet links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.net/which (*W* = company is a member of the Which? Web Trader scheme)

ALL CHANGE (p12)
Barclays 0870 154 0154
www.barclaycard.co.uk
Egg www.egg.com
Philips 01756 702892
www.ce.philips.com
Python Lok 01638 668245
www.masterlock.com
Sony 08705 111 999
www.sony.co.uk

BUY-TO-LET MORTGAGES (p42)
ARLA (Association of Residential Letting Agents)
0845 345 5752 www.arla.co.uk
IFA Promotions 0800 085 3250
www.unbiased.co.uk
RICS (Royal Institution of Chartered Surveyors)
0870 3331 600
www.rics.org.uk
SOFA (The Society of Financial Advisers)
020 7417 4442 www.sofa.org

CAR SEATS (p20)
Bebe Confort (Ampa)
01484 401802
www.bebeconfort.com
Brevi 01630 638978
www.brevi.co.uk
Britax 01264 386034
www.britax.co.uk
Chicco 01623 750870
www.chicco.com
Concord 01268 271774
www.concord.de
Jane (Johnston Prams)
028 90 770779
www.jane.es
Mothercare *W* 08453 304030
www.mothercare.com
Recaro 01926 484111
www.recaro.com

CREDIT CARDS (p46)
Best Buys
Abbey National
0800 7317774
www.abbeynational.co.uk
Accucard 0800 0640090
www.accucard.co.uk
Alliance & Leicester
MoneyBack and MoneyBack Gold 0500 838383/MoneyBack Platinum 0500 848484
www.alliance-leicester.com
American Express 0800 700111
www.americanexpress.co.uk
Birmingham Midshires
0800 085 6281
www.birminghammidshires.co.uk
Cahoot www.cahoot.com
The Co-operative Bank
0800 028 1281
www.co-operativebank.co.uk
Egg 08451 233233
www.egg.com
Halifax Classic, Gold and Platinum Cashback
0845 728 3848/ Classic Flat Rate (interest-free and no interest-free period) 0800 028 3258
www.halifax.co.uk
Hamilton Direct 0800 399399
www.hfcbank.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Lloyds TSB 0800 056 0150
www.lloydstsb.com
Morgan Stanley 0800 917 1333
www.morganstanley.com/cards
Virgin Money 0800 056 5667
www.virginmoney.com

HEADPHONES (p24)
Aiwa 0870 168 9000
www.aiwa.co.uk
AKG Acoustics 020 8202 1199 (Arbiter Pro Audio – UK distributors)
www.akg-acoustics.com
Beyerdynamic 01444 258258
www.beyerdynamic.co.uk (website was being updated at time of going to press)
Grado www.gradolabs.com
JVC 0870 330 5000
www.jvc.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Sennheiser 01494 551 551
www.sennheiser.co.uk
Sony 08705 111999
www.sony.co.uk
Technics 08705 357357
www.technics.co.uk
Vivanco 01442 403020
www.vivanco.com

ICE CREAM (p49)
Ice-cream makers
Gaggia 01422 330295
www.homewares.co.uk
Prima www.prima-international.com

INTERNET BANKING (p32)
Best Buys
Barclays 0800 400 100
www.barclays.com
Cahoot www.cahoot.com
Halifax 08457 203040
www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
NatWest 0800 200 400
www.natwest.com
Smile 0870 843 2265
www.smile.co.uk

SAVINGS MONITOR (p56)
Mini cash Isas
Birmingham Midshires
01902 302 832
www.birminghammidshires.co.uk
Cheltenham & Gloucester
0500 246810
www.cheltglos.co.uk
Cheshire BS 0845 755 0555
www.cheshirebs.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Melton Mowbray BS
01664 563937
www.mmbs.co.uk
Monmouthshire BS
01633 844402
Principality BS 029 2034 4188
www.principality.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS
01785 223212
www.srbs.co.uk
Teachers BS
0800 783 2367
www.teachersbs.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
Regular savings
Bath BS 01225 423271
www.bibs.co.uk
Beverley BS 01482 881510
www.beverleybs.co.uk
Birmingham Midshires
0845 972 0721
www.askbm.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Chorley & District BS
01257 419105
www.chorleybs.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Halifax 0845 726 3646
www.halifax.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
Leeds & Holbeck BS
0500 225777
www.leeds-holbeck.co.uk
Monmouthshire BS
01633 844402
Nationwide BS 0800 302010
www.nationwide.co.uk
Yorkshire BS 0845 120 0100
www.ybs.co.uk

Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Egg www.egg.com
Halifax www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Legal & General 0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

SELLING YOUR HOME (p52)
Council for Licensed Conveyancers 01245 349599
www.conveyancer.org.uk
The Land Registry
0151 473 6010
www.landreg.gov.uk
Land Registers of Northern Ireland 028 90 251515
www.doeni.gov.uk/lancont.htm
The Law Society of England and Wales 0870 606 6575
www.lawsoc.org.uk
The Law Society of Northern Ireland 028 90 231614
www.lawsoc-ni.org
The Law Society of Scotland
0131 226 7411
www.lawscot.org.uk
NACAB 020 7833 2181
www.adviceguide.org.uk
Registers of Scotland
0845 607 0161
www.ros.gov.uk
Other useful contacts
Exchange & Mart
0800 680680
www.exchangeandmart.co.uk
Loot 0870 704 0000
www.loot.co.uk

TRACKER FUNDS (p16)
Abbey National 0808 100 5600
www.abbeynational.co.uk
AEGON 0800 45 44 22
www.abetterway.co.uk
AXA 0845 300 0480
www.axa.co.uk
Deutsche 0800 9170005
www.deam-uk.com
Direct Line *W* 0845 3000 933
www.directline.co.uk
Dresdner 0800 317 573
www.dresdnerrcm.co.uk
Fidelity 0800 41 41 61
www.fidelity.co.uk
Friends Provident
0870 600 6300
www.friendsprovident.com
Gartmore 0800 289 336
www.gartmore.co.uk
Halifax 01904 611 110
www.halifax.co.uk
Homeowners 0500 848 262
www.homeowners.co.uk
HSBC 0800 299 299
www.hsbc.co.uk
Legal & General 0800 092 0092
www.landg.com
Liontrust 020 7412 1766
www.liontrust.co.uk
M&G 0800 390 390
www.mandg.co.uk
Marks & Spencer 0808 005 55 55
www.msfsinvestments.com
NatWest 0800 200 400
www.natwest.com
Norwich Union 0845 3022 555
www.norwich-union.co.uk
Old Mutual 0808 100 3579
www.oldmutualfunds.co.uk
Royal &SunAlliance
0800 300 888
www.royalsunalliance.co.uk
Scottish Amicable
01786 448844
www.scottishamicable.co.uk
Sovereign 0800 435435
www.teachers-group.co.uk
Virgin 08456 10 20 20
www.virginmoney.com

TRAVEL GADGETS (p30)
Blacks *W* 0800 214 890
www.blacks.co.uk
Boots 0845 070 8090
www.wellbeing.com
Catch22 01257 473 118
www.catch22products.co.uk
Design Go 020 8906 8505
www.design-go.com
John Lewis *W* 08456 049 049
www.johnlewis.com
Millets 01293 852 853
www.millets.co.uk
Nauticalia 01932 253 333
www.nauticalia.co.uk
Nomad Travel
020 8889 7014
www.nomadtravel.co.uk
Ryman 0800 801 901
www.ryman.co.uk
Other useful contacts
Foreign and Commonwealth Office Travel Advice
020 7008 0232/0233
www.fco.gov.uk/knowbeforeyougo

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www.which.net/which

Visit our website www.which.net/which for extra information. There are links to dozens of websites relevant to each issue, plus each month *Which?* experts go online to answer your questions – this month we're featuring **child car seats** (see p20). E-mail your questions from the website. You can also use the online form to tell us what you think about *Which?*.

FACT SHEET

All our current factsheets are also online but if you don't have access to the internet, you can order them by phone (they're free for members). Ring our Helpline on **0845 307 4000**.

RECENT FACTSHEETS

Budget update How the April budget affects you (code WBUD02)

Endowment shortfalls What to do, and how to make a complaint if you think you've been mis-sold (code ENDY01)

Corrections

'Lawn stars and stripes', April 2002, p26
The Flymo RC 400's total test score is 69, and its price is £220. The price we gave for the Lawn-King is the manufacturer's guide price. You should be able to find it in independents for £70 to £100. Only the High Wycombe branch of John Lewis stocks the Toro Recycler, though it can be ordered from other branches.

'Weather beaten', April 2002, p36
The price we gave for Leyland Truguard Microporous gloss was an offer price. Expect to pay £15 for 2.5 litres at other times. Leyland Acrylux Acrylic gloss is £18.59 for 2.5 litres.

'Green machines', May 2002, p24
The website for the Environmental Transport Association's breakdown service is www.eta.co.uk.

'Taking stock', May 2002, p36
Durlacher's nothing-ventured.com service isn't a nominee phone service and so shouldn't have featured as a Best Buy for that category. The Sharenet prices for certificate phone and post dealing are £15 (for a £1,000 deal), £30 (£3,000 deal), £50 (£6,000 deal) and £50 (£10,000 deal). The prices for Virgin's certificate phone, post and internet share-dealing services are correct only if you are selling shares. If you are buying shares and want a certificate, the cost is £25.90 for each of the deals shown in the table.

'Digital dilemma', May 2002, p55
Sky will not reclaim the dish and set-top box if you cancel your subscription to pay channels when your initial 12-month contract is up. You can tell Sky you want to carry on receiving the free-to-air TV and radio channels, and it will implement this via your existing viewing card.

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference. Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

Electrical goods
Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

HELP WANTED

You can reply to our Help wanted requests by post to our Hertford address (see 'Contact us', below) or by e-mail to helpwanted@which.net. Please quote the department shown below. We regret we cannot advise on individual cases.

ASK THE EXPERTS – QUESTIONS, PLEASE

Our experts are now looking for questions on inheritance tax and on house (buildings and contents) insurance. Please reply to Dept TF (for inheritance tax) and Dept MN (for insurance).

WATER METERS

Are you confused about whether or not to get a water meter? Maybe you've been refused a meter or had one installed, then regretted your decision? Please write to Dept JH, and let us know whether you'd be willing to feature as a case study.

PERSONAL STEREOS

Do you have a personal cassette, CD, mini disc or MP3 player? Which format do you prefer and why? Do you make compilations? Please tell us why you're happy with your choice of format, and whether you would be willing to feature as a case study. Replies to Dept SE.

FINANCES IN RETIREMENT

Have you just retired, or are close to retirement? Perhaps you've just been through the process of claiming your state and private pensions? Are you starting to think about buying an annuity, what to do with your pension lump sum or other savings, or how you should go about planning for inheritance tax or long-term care? If so, and you'd be willing to feature as a case study, please contact Dept BH with your experiences.

CAR INSURANCE

We'd like to hear about your experiences of finding car insurance for young drivers. Do you think premiums are too high? Perhaps you've been unable to find a policy at all, or maybe you've added the young driver to a parent's policy? Have you found ways to cut premiums or found a good place to buy cover for young drivers? If you can help (and are willing to be featured as a case study, with a photo), please send details to Dept MB.

SWITCHING MORTGAGES

Have you switched your mortgage in the past year? Was the process straightforward? How much less do you pay a month? What fees did you have to pay to switch and was there a discount? Or did you manage to get a better deal with your existing lender by threatening to switch? Are you a serial remortgagor who thinks 'loyal' customers are taken for granted? Please send your remortgaging experiences to Dept BH and tell us whether you'd be happy to feature as a case study.

CONTACT US

MEMBERS' HELPLINE 0845 307 4000
For all your queries on *Which?* and Consumers' Association, contact our Helpline team. The team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.

POST Membership Services Dept
PO Box 44
Hertford X, SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE www.which.net/which
OUTSIDE THE UK +44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

WIN A BESTBUY WIN A BESTBUY WIN

BEST BUY COMPETITION

Win one of ten Best Buy Miele vacuum cleaners. Just answer this question:
What is the name of the Best Buy child booster seat from this month's test?

To enter our competition, log on to www.whichbestbuycomp.co.uk or send your answer on a postcard to 'BB June 02', Which?, PO Box 44, Hertford X, SG14 1SH. Answers must reach us by 17 June 2002. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number.

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 17 June 2002 will be entered into the competition. Winners will be informed in writing by 5 July 2002.

The first ten winners drawn with the correct answer will receive a Miele Electronic S311-1i cylinder vacuum cleaner. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB June 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 17 June 2002 (please include a stamped addressed envelope) and also on the website above. Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

PHOTOGRAPHY JOHN TRENHOLM, GETTYONE STONE

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

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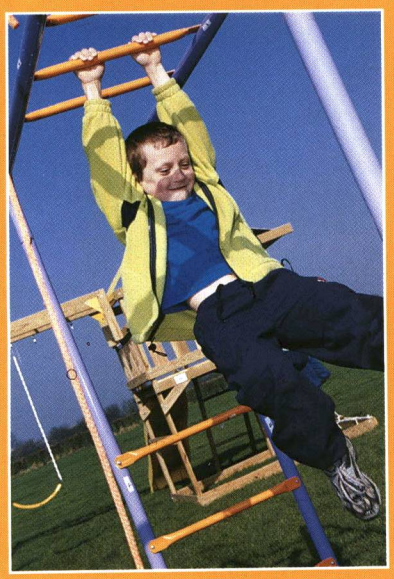
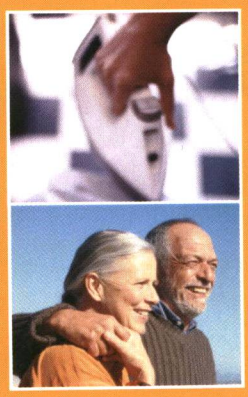
NEXT MONTH IN WHICH?



CHILDREN'S PLAY FRAMES Tests on swings and other things for summer fun in the garden

BEST BUY IRONS Which are easiest to use?

SAVING FOR RETIREMENT Isa or pension scheme? We compare the options and tell you which will leave you better off



PLUS: PRINTERS; SURVEYORS; CAR SECURITY LEAGUE; FARMERS' MARKETS; PAYMENT PROTECTION INSURANCE; GIN; COUNCIL RECYCLING SCHEMES; CAR CRASH TESTS: SUVs AND 4X4s; THEME PARKS

Coming up in future issues: KITCHEN SCALES; STEAM CLEANERS; PHONE COMPANIES' TARIFFS COMPARED; UNIT TRUSTS; INCOME PROTECTION POLICIES; FILM PROCESSORS; BEST BUY HOUSE INSURANCE; DVD SPECIAL; SPEAKERS; HOME SECURITY; FISH SAFETY CONCERNS; CROSS-CHANNEL SHOPPING **PLUS** WHICH? CAR 2002 – YOUR FREE 68-PAGE SUPPLEMENT

briefcases

Two recent cases from our lawyers' files

A PACKAGE OF PROBLEMS

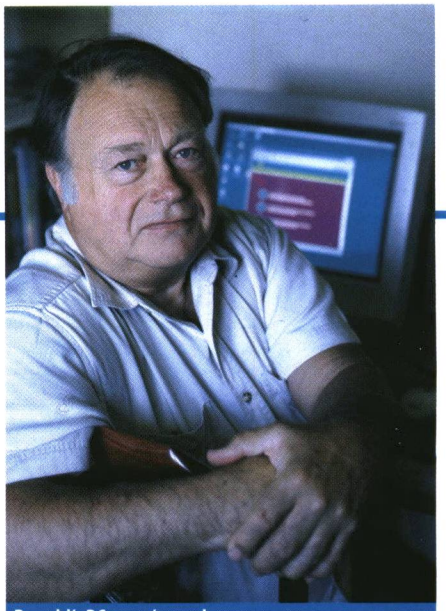
Ronald Slade put a lot of time and effort into deciding which computer to buy. He finally settled on one from Tiny which, Tiny claimed, would meet all his needs. It cost £1,562 and Tiny arranged payment through a finance agreement.

Two weeks later, Ronald received four boxes. One was open and with packaging missing. There was no checklist and, worried that his order was incomplete, Ronald gave the boxes back to the driver. He rang Tiny's customer service department to say he wouldn't accept goods without a checklist but was told he would have to accept them and report problems later.

After a series of frustrating calls and visits to Tiny's offices, Ronald took delivery of six more boxes. They were all sealed, but there was still no checklist.

Ronald set up the computer but it wouldn't work. Instructions for installing the software were sparse and differed from the information given on screen. Most annoying of all, when Ronald tried to integrate the scanner into the system, it would not load: the instructions were wrong. Tiny's technical helpline couldn't help so a technician came to Ronald's house. He had to uninstall a number of programs that came with the system because they were incompatible. The scanner was finally installed and the computer up and running. But it could barely perform even basic tasks.

At his wits' end at having been messed about so much and for so long, Ronald asked us for advice. We told him that, under the Amended Sale of Goods Act 1979, Tiny was obliged to supply goods of satisfactory quality, that he had a reasonable time in which to examine the goods, discover any defects and to reject them. We advised Ronald to reject the computer and insist that Tiny collect it and give him a refund. Ronald finally returned the computer himself and Tiny terminated the finance agreement.



Ronald's PC wasn't much cop

PHOTOGRAPHY JOE SHEEHAN

POINT OF LAW

The amended Sale of Goods Act 1979 allows a buyer to reject goods within 'a reasonable time'. What is a reasonable time will be decided by the judge on the circumstances of each case.

THE COST OF A FREE WARRANTY

The Alfa Romeo that Robert Aiken bought from Maxcar came with a free 12-month AA guaranteed warranty as well as a year's free membership to the AA.

After just five weeks, however, the car's air conditioning failed. Robert contacted Maxcar, only to discover that it had ceased trading. He then got in touch with the AA's legal department which assured him that his warranty was valid and that he could have the car repaired under the terms of the warranty. Robert did so.

Barely seven months later, the car broke down again while Robert was travelling from London to Lancaster. Robert called out the AA. While the car was being towed to a service area, Robert took a call from the AA. He was told his membership and warranty were invalid. He had to pay £353 to have the car towed back to London and £2,348 to have it repaired.

Misleading advice led Robert to claim compensation

Robert asked the AA to refund him his money. It refused, so Robert came to us. We told the AA that, even though Robert had not entered into a contract for the initial AA warranty and membership (they had been provided free), it had given advice when the air conditioning had failed and had assumed responsibility for the costs of having it repaired. This assumption of responsibility had led Robert to believe that his AA warranty and membership were still valid. Because he had relied on what the AA had told him, he had not thought it necessary to take out another warranty. We added that the AA had failed in its duty of care by not helping Robert when his car broke down the second time and was therefore liable for the costs arising from that breach of duty.

The AA didn't reply so we threatened legal action. As a result, it settled Robert's claim in full.

POINT OF LAW

You may have a claim for compensation if you suffer a loss as a result of relying on advice that turns out to be wrong or misleading.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.